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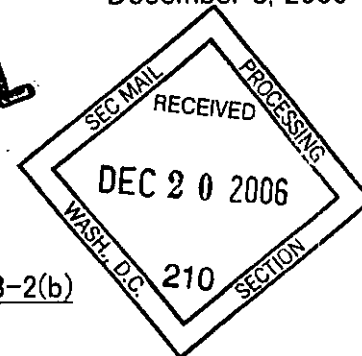
December 8, 2006

File No. 82-4802

Securities and Exchange Commission

100 F Street, N.E.

Washington D.C. 20549

**SUPPL**Re: AIFUL CORPORATION - Rule 12g3-2(b)

Dear Sir / Madam;

In order for us to comply with the requirements of Rule 12g3-2(b), we, AIFUL CORPORATION (the "Company"), enclose herewith Exhibits 1 through 10, listed in the attached sheet, which are English version, English translations, adequate summaries and/or brief description in English of the documents which were published by the Company in the period from July 1, 2006 to September 30, 2006 and which are all the documents of the Company required to be furnished to SEC in respect of such period under Rule 12g3-2(b).

We will continue to submit to you English versions, English translations, adequate summaries and/or brief descriptions in English of the published documents of the Company to the extent required under Rule 12g3-2(b).

**PROCESSED**

Yours faithfully,

JAN 04 2007

AIFUL CORPORATION

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FINANCIAL

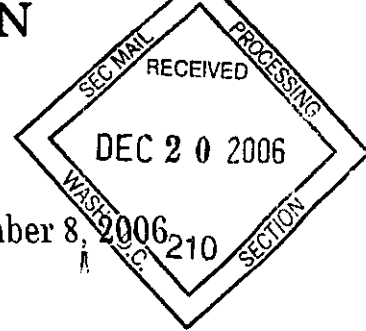
By

Name: Yuji Fukada

Title: Chief of Investor Relations,  
Investor Relations Office

# AIFUL CORPORATION

381-1 Takasago-cho, Gojo-Agaru,  
Karasuma-Dori, Shimogyo-ku, Kyoto



Securities and Exchange Commission  
Office of International  
Corporate Finance  
Division of Corporation Finance  
100 F Street, N.E.  
Washington, D.C. 20549

Re: AIFUL CORPORATION

List of Documents, as amended, under Rule 12g3-2(b)  
in connection with Exemption Application

Ladies and Gentlemen:

We, AIFUL CORPORATION, a corporation incorporated under the laws of Japan (the "Company"), based upon Rule 12g3-2(b) promulgated under the Securities Exchange Act of 1934, as amended, have submitted to the Securities and Exchange Commission under Rule 12g3-2(b) certain information that the Company (i) has made or is required to make public pursuant to the laws of Japan, its country of domicile, incorporation and organization, (ii) has filed or is required to file with any stock exchange and which has been made public by such exchange and (iii) has distributed or is required to distribute to its security holders. The list below sets forth the information referred to in clauses (i), (ii) and (iii) above, as amended pursuant to the applicable laws and regulations currently in force, that is required to be published by the Company and the source of the publication requirement.

<u>NAME OF REPORT OR ANNOUNCEMENT</u>	<u>LATEST PUBLISHING DATE ACCORDING TO LAW</u>	<u>SOURCE OF PUBLICATION REQUIREMENT</u>
Annual Securities Report (including Audited Financial Statements) (in Japanese)	Within three months after the end of fiscal year	Article 24 of Securities and Exchange Law of Japan (the "Securities Law")
Semi-Annual Securities Report (including Interim Financial Statements) (in Japanese)	Within three months after the end of interim fiscal year	Article 24-5 of the Securities Law
Securities Registration Statement and any amendment thereto (in Japanese) (if any)	At the time of the offering or sale of securities as stipulated in the Securities Law	Articles 4, 5, 7, and 25 of the Securities Law
Shelf Registration Statement and any amendment thereto, and supplemented documents thereto (in Japanese) (if any)	At the time of the offering or sale of securities as stipulated in the Securities Law	Articles 23-3, 23-4, 23-8 and 25 of the Securities Law
Extraordinary Report and amendment thereto (in Japanese) (if any)	When necessary	Articles 24-5(4), 24-5(5) and 25 of the Securities Law
The Reports on Treasury Stock Purchase	If a resolution concerning treasury stock purchase is adopted at a general meeting of	Articles 24-6 and 25 of the Securities Law

shareholders or a meeting of the board of directors, the status of such purchase shall be reported every month from the month in which such resolution is adopted to a month which shall be determined by a general meeting of shareholders or a meeting of the board of directors as required by the Company Law, by the 15th day of the month following each such month

Brief Statement of Annual Financial Results and Forecast (in Japanese)

Promptly after the settlement of financial results

Article 2(1)(III) of the Regulation on Timely Disclosure of Corporate Information of Issuers of Securities Listed on the Tokyo Stock Exchange (the "Timely Disclosure Regulation"), and similar rules of Osaka Securities Exchange

Brief Statement of Interim Financial Results and Forecast (in Japanese)

Promptly after the settlement of interim financial results

Article 2(1)(III) of the Timely Disclosure Regulation, and similar rules of Osaka Securities Exchange

Financial review and performance of the first/third quarter (shihanki kaiji)

Promptly after the settlement of financial results of the first/third quarter

Article 2(5) of the Timely Disclosure Regulation, and similar rules of Osaka Securities Exchange

Written Oath Regarding Timely Disclosure and its attachment

Immediately after change of the representative of the Company and upon expiration of five-year period after the previous filing of the written oath as stipulated in the Timely Disclosure Regulation, and similar rules of Osaka Securities Exchange

Article 4-4 of the Timely Disclosure Regulation and similar rules of Osaka Securities Exchange

Corporate Governance Report and its amendment

By May 31, 2006 and promptly after its amendment

Article 7-5 of the Listing Rule of the Tokyo Stock Exchange and similar rules of Osaka Securities Exchange, and Article 4-5 of the Timely Disclosure Regulation, and similar rules of Osaka Securities Exchange

Written Confirmation Regarding the Appropriateness and Accuracy of the Annual Securities Report, etc.

Promptly after the Company files its annual securities report and its semi-annual securities report as

Article 10 of the Timely Disclosure Regulation, and similar rules of Osaka Securities Exchange

stipulated in the  
Timely Disclosure  
Regulation, and  
similar rules of  
Osaka Securities  
Exchange

Commercial Register  
(administered by Legal  
Affairs Bureau and  
containing information such  
as trade name, business  
purposes, number of  
authorized shares, location  
of head office and branch  
offices, particulars and  
number of each class of  
issued shares, amount of  
capital and names of  
representative directors,  
directors and statutory  
auditors) (in Japanese)

Any change to the  
registered  
information is  
generally required  
to be registered  
within two weeks  
from the date of  
such change

Articles 911 and 915 of the  
Company Law (the  
"Company Law")

Notice of General Meeting of  
Shareholders, including  
Financial Statements and  
Operating Information (in  
Japanese)

Two weeks prior to  
the Meeting

Articles 299, 301 and 437 of  
the Company Law

Notice of Results of General  
Meeting of Shareholders,  
including Report of  
Dividend (in Japanese)

None

None

Annual Business Report to Shareholders (including Annual Financial Statements) (in Japanese)	None	None
Semi-Annual Business Report to Shareholders (including Semi-Annual Financial Statements) (in Japanese) (if any)	None	None
Annual Report (in English) (if any)	None	None
Annual Corporation Facts and Figures (in English) (if any)	None	None
Articles of Incorporation (to be made available for inspection by shareholders and creditors at the Company's head office and branch offices (if such document becomes duly available by an electric method as required by law, inspection at the branch offices shall not be required)) (in Japanese)	Available at all times	Article 31 of the Company Law
Announcements and press releases material to an investment decision (in Japanese or English) (if any)	None	None

Notice in Relation to  
Material Issues Which Can  
Significantly Impact An  
Investor's Decision with  
Respect to the Company (in  
Japanese) (if any)

Promptly after the  
occurrence of the  
event giving rise to  
such issues or at  
such time as  
stipulated in the  
Timely Disclosure  
Regulation, and  
similar rules of  
Osaka Securities  
Exchange

The Timely Disclosure  
Regulation, and similar  
rules of Osaka Securities  
Exchange

In the event of any questions or requests for additional information please do not hesitate to contact our United States counsel, Theodore A. Paradise of Davis Polk & Wardwell, Izumi Garden Tower 33F 1-6-1 Roppongi Minato-ku, Tokyo 106-6033, Japan, telephone (81-3-5561-4421), facsimile (81-3-5561-4425).

By 三栗田裕司  
Name: Yuji Fukada  
Title: Chief of Investor  
Relations,  
Investor Relations  
Office



List of material information made public in Japan  
from July 1, 2006 to September 30, 2006

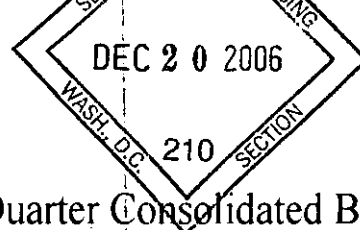
<u>Descriptions</u>	<u>Information (*)</u>
Exhibit 1. Summary of First Quarter Consolidated and Non-Consolidated Business Results for the fiscal year ending March 2007 dated July 25, 2006 (English translation)	<u>Provided to</u> TSE/OSE
Exhibit 2. Data book (First Quarter Report for the fiscal year ending March. 2007) dated July 25, 2006 (English Translation contained)	Public
Exhibit 3. Annual Report 2006 dated August 4, 2006 (English version)	Shareholders
Exhibit 4. Press Release dated July 18, 2006 with a title "AIFUL Announces Personnel Change" (English translation)	Public
Exhibit 5. Press Release dated September 1, 2006 with a title "AIFUL Announces Progress on Achieving Full Legal Compliance" (English translation)	Public
Exhibit 6. Press Release dated September 4, 2006 with a title "AIFUL Announces Organizational and Personnel Changes" (English translation)	Public
Exhibit 7. Corporate Governance Report dated July 21, 2006 (brief description in English)	TSE/OSE
Exhibit 8. Written Oath Regarding Timely Disclosure dated February 25, 2005 (English translation)	TSE/OSE
Exhibit 9. Corporate Structure and Procedures Regarding	TSE/OSE

Timely Disclosure of Corporate Information  
(Document attached to the Written Oath Regarding  
Timely Disclosure) dated April 20, 2006 (English  
translation)

Exhibit 10. Written Confirmation Regarding the Appropriateness TSE/OSE  
and Accuracy of the Annual Securities Report dated  
July 11, 2006 (English translation)

(\*) "TSE" means Tokyo Stock Exchange.

"OSE" means Osaka Securities Exchange.



July 25, 2006

# Summary of First Quarter Consolidated Business Results

For the fiscal year ending March 2007

## AIFUL Corporation

(Securities code: 8515, 1st Section, Tokyo and Osaka Stock Exchanges)

(URL: <http://www.aiful.co.jp>)

Representative: Yoshitaka Fukuda, President and Chief Executive Officer

Inquiries: Kenichi Kayama, General Manager, Public Relations Department

TEL (03) 4503-6050

## I. Items Used to Compile Financial Data for the First Quarter

1. Company adopted simplified accounting methods (yes/no): Yes

Details:

Computation of some business taxes is based on estimates taking factors such as past results into account.

2. Any differences between the accounting practices used here and those used in preparing consolidated accounts for the previous business year (yes/no): No

3. Changes in the scope of consolidation and application of the equity method (yes/no): No

## II. Summary of Business Results for the First Quarter, FY2006 (April 1 – June 30, 2006)

### 1. Consolidated Business Performance

Note: Amounts in consolidated financial statements and the supplementary data are rounded down.

(In millions of yen, except where noted)

	Operating Revenue		Operating Income		Ordinary Income		Net Income for the Quarter	
1st quarter, FY2006	135,697	0.8%	25,687	(27.4)%	25,938	(28.0)%	14,612	(27.7)%
1st quarter, FY2005	134,675	11.3%	35,385	20.6%	36,018	21.9%	20,205	25.6%
Reference: FY2005	549,547	6.0%	125,116	(7.1)%	126,964	(6.2)%	65,827	(13.1)%

	Net Income per Share for the Quarter (Yen)	Diluted Net Income per Share for the Quarter (Yen)
1st quarter, FY2006	103.18	103.18
1st quarter, FY2005	142.69	142.66
Reference: FY2005	464.84	464.69

Note: Percentage figures shown for operating revenue, operating income, etc., show year-on-year growth.

### 2. Qualitative Data Concerning Consolidated Business Performance

On April 14, 2006, the Kinki Finance Bureau of the Financial Services Agency imposed administrative penalties on AIFUL Corporation (AIFUL), which has resulted in tremendous inconvenience and concern for all of the Company's stakeholders, including of course its customers as well as its shareholders.

AIFUL would like to take this opportunity to once more express its deepest apologies.

AIFUL takes the imposition of these penalties seriously. The Company has published its Business Operation Improvement Plan for the prevention of a recurrence of legal infringements as well as the achievement of appropriate business management on its website, and also submitted it to the head of the Kinki Finance Bureau on May 31, 2006. AIFUL has already implemented the majority of these improvement measures, and it has formed a project team for further reinforcement as the entire Company unites in striving to restore its credibility.

During the first quarter of the fiscal year under review, the Japanese economy continued to expand as, for the first time in three months, the Business Conditions Indices for April released by the Cabinet on June 7, 2006 exceeded 50%, which is considered to be the point that differentiates between economic recession and growth. In addition, according to the Bank of Japan's Tankan Survey for June released on July 3, 2006, the Business Conditions Index for large manufacturing enterprises, which indicates corporate economic sentiment, stood at 21 points, improving by one point compared to the previous survey in March 2006. The index for forecast business conditions stood at 22 points, clearly indicating an underlying tone of recovery in economic sentiment.

In this economic climate, and underpinned by the improvement in the environment with the number of applications for personal bankruptcy published by the Supreme Court falling for 31 months in a row since November 2003, AIFUL's industry is witnessing increasingly intensifying competition, including entry into the consumer finance industry by companies from other industries. Meanwhile,

the business environment is unpredictable, considering the discussions being held at Financial Services Agency's Advisory Panel on Money Lending Business Systems in light of the revision to the Money-Lending Business Control Law planned for January 2007, as well as discussions on regulations of business practices and industry entry, and a review of the ceiling interest rate under the Capital Subscription Law among political parties.

### 3. Summary of Operations at the AIFUL Group (AIFUL Corporation and Consolidated Subsidiaries)

#### A. AIFUL Corporation

During the first quarter of the fiscal year under review, in view of the administrative penalties, the entire Company has been united in taking various steps to prevent a recurrence of legal infringements and restore its credibility. In addition, the Company has exercised self-discipline by refraining from all business advertising.

A summary by product is as below:

##### (1) Unsecured Loans

There were 69,000 applications for new unsecured loans during the first quarter of the fiscal year, which was down 48.6% compared to the same period last year. New account acquisitions stood at 43,000, down significantly by 47.9% year-on-year. Unsecured loans outstanding stood at 1,110,299 million yen, down 2.0% compared to the end of the previous fiscal year.

##### (2) Home Equity Loans and Small Business Loans

The balance of loans outstanding for the Company's other products stood at 324,647 million yen, down 4.8% compared to the end of the previous fiscal year, for home equity loans, and 36,710 million yen, down 4.6%, for small business loans.

At the end of the first quarter of the fiscal year under review, AIFUL had 479 staffed branches and 1,426 unstaffed branches, totaling 1,905 branches in all. Moreover, customers had access to 86,818 ATMs and CDs, including AIFUL's own ATMs and those of 93 partner banks and 14 partner companies as channels for cash services.

##### (3) Credit Guarantees

At the end of the first quarter of the fiscal year under review, AIFUL's tie-ups by product numbered 44 unsecured personal loan companies and 59 unsecured small business loan companies, and customers' liabilities for acceptances and guarantees stood at 61,948 million yen, down 0.6% compared to the end of the previous fiscal year.

#### B. LIFE Co., Ltd.

During the first quarter of the fiscal year, LIFE continued its effort from the previous fiscal year to further expand its business, primarily focusing on the credit card operations positioned as the company's core business.

##### (1) Credit Card Business

In April 2006, LIFE commenced subscriptions to its Gold Card, tapping into new customers. In addition, the company also began issuing the SUPER AGURI F1 TEAM Card in May 2006 based on its official partnership agreement with the SUPER AGURI F1 TEAM.

As channels for delivering its cash advance services, the company has approximately 140,000 CD/ATMs at 479 partner financial institutions and credit card companies, as of the end of the first quarter of the fiscal year under review, steadily enhancing convenience for its customers.

As a result, the number of credit card holders grew 280,000 during the first quarter of the fiscal year under review to 13,380,000 at the end of the quarter.

Apart from this, a second-round airing of the company's series of television commercials dealing with skimming, which aim to raise awareness of credit card crime, began in April 2006, while the series of mixed media commercials, which have received a big response from customers, began a sixth-round airing in June 2006.

##### (2) Consumer Finance Business

LIFE Cash Plaza had 110 staffed branches and 100 unstaffed branches, as well as nine Life Card stores. These retail outlets are being developed as brand stores under LIFE's continued effort to improve customer convenience.

##### (3) Guarantee Business

LIFE had guarantee partnerships with 130 banks, and it will continue its efforts to expand bank loan guarantee products in the future.

As a result of the foregoing, business performance in the first quarter of the fiscal under review was up 21.9% year-on-year to 129,326 million yen in total charges under credit card shopping, down 50.6% to 16,783 million yen for per-item credit, down 19.7% to 6,196 million yen in credit guarantees, and down 4.1% to 83,026 million yen in credit card cash advances.

## C. Other Group Companies

### (1) Small Business Finance Business

Following on from last fiscal year, Businext Corporation has continued working to further enhance services with the opening of its Yokohama Branch (Kanagawa Prefecture) and Omiya Branch (Saitama Prefecture) in April 2006. As a result, the company's loans outstanding at the end of the first quarter of the fiscal year under review stood at 76,643 million yen, up 4.8% compared to the end of the previous fiscal year.

Meanwhile, loans outstanding at City's Corporation at the end of the first quarter of the fiscal year stood at 68,154 million yen, up 0.4% compared to the end of the previous fiscal year.

### (2) Consumer Finance Business

Tryto Corporation, Wide Corporation, TCM Co., Ltd., and Passkey Co., Ltd., which operate consumer finance businesses, and specialized Internet loan companies id Credit Corporation and Net One Club Corporation continued striving to strengthen legal compliance and to improve management efficiency as members of the AIFUL Group. At the end of the first quarter, loans outstanding at these companies totaled 179,412 million yen (including 4,885 million yen in off-balance sheet loans due to securitization), down 2.5% compared to the end of the previous fiscal year.

### (3) Servicer Business and Venture Capital Business

The balance of receivables purchased by AsTry Loan Services Corporation stood at 10,807 million yen at the end of the first quarter, down 1.1% compared to the end of the previous fiscal year. Investment by New Frontier Partners Co., Ltd., totaled 4,924 million yen (including investment through funds) at the end of the first quarter, up 6.4% compared to the end of the previous fiscal year.

As a result of the foregoing, at the end of the first quarter of the fiscal year under review the AIFUL Group had 2,192,339 million yen in loans outstanding, down 1.8% compared to the end of the previous fiscal year; 285,351 million yen in installment receivables, up 0.1% compared to the end of the previous fiscal year, and 151,736 million yen in customers' liabilities for acceptances and guarantees, down 1.3% compared to the end of the previous fiscal year. These amounts include 183,013 million yen in off-balance sheet loans due to securitization (comprised of 104,652 in loans outstanding and 78,360 million yen in installment receivables.)

Operating revenue of the AIFUL Group for the first quarter of the fiscal year under review increased by 0.8%, to 135,697 million yen, of which 121,407 million yen, or 89.5%, was accounted for by operating interest on loans, 7,219 million yen or 5.3% by revenue from credit card shopping and per-item credit, and 2,347 million yen or 1.7% by credit guarantee revenue.

Operating expenses for the AIFUL Group totaled 110,010 million yen, up 10.8% year-on-year. This amount can be broken down into 46,220 million yen (or 42.0%) for bad debt expenses, 6,582 million yen (or 6.0%) in expenses related to interest repayments, 5,582 million yen (or 5.1%) in advertising expenses, and 14,969 million yen (or 13.6%) in personnel expenses.

As a result of the foregoing, consolidated operating income for the first quarter of the fiscal year under review fell 27.4% to 25,687 million yen, ordinary income was down 28.0% to 25,938 million yen, and net income decreased 27.7% to 14,612 million yen.

AIFUL's non-consolidated operating income fell 27.3% to 19,852 million yen, ordinary income decreased 26.7% to 21,410 million yen, and net income fell 26.0% to 12,689 million yen.

## 4. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Shareholders' Equity	Shareholders' Equity Ratio (%)	Shareholders' Equity per Share (Yen)
1st quarter, FY2006	2,699,448	691,857	25.4	4,834.06
1st quarter, FY2005	2,617,471	634,278	24.2	4,479.15
Reference: FY2005	2,790,969	681,694	24.4	4,813.45

Note: Minority interests are deducted from shareholders' equity in computations of shareholders' equity ratio and shareholders' equity per share in the first quarter of the fiscal year under review.

## Consolidated Cash Flows

(In millions of yen)

	Cash Flow from Operating Activities	Cash Flow from Investing Activities	Cash Flow from Financing Activities	Cash and Cash Equivalents at the End of the Period
1st quarter, FY2006	49,805	46,840	(76,430)	154,582
1st quarter, FY2005	(25,963)	3,371	25,564	111,928
Reference: FY2005	(25,944)	(60,019)	111,185	134,376

## 5. Qualitative Information on Changes in Consolidated Financial Position

### A. Assets

Total assets on a consolidated basis at the end of the first quarter of the fiscal year under review declined by 91,520 million yen compared to the end of the previous fiscal year. This was mainly due to a 36,330 million yen decline in loans and a 49,936 million yen reduction in short term borrowing (repurchase agreements), and a decrease of 4,943 million yen in deferred hedge losses accompanying the adoption of a new accounting standard concerning the labeling of net assets.

Liabilities fell 94,719 million yen compared to the end of the previous fiscal year due to the redemption of 47,500 million yen in corporate bonds, the repayment of 29,680 million yen in borrowings, and a decline of 15,637 million yen in income taxes payable.

### B. Cash Flows

Cash and cash equivalents ("funds") stood at 154,582 million yen at the end of the first quarter of the fiscal year under review, up 20,205 million yen compared to the end of the previous consolidated fiscal year, as a result of the increase in funds due to factors including the decline in loans to customers and the reduction in short term loans exceeding the fall in funds due to factors such as the redemption of corporate bonds and repayment of borrowings in financing activities.

#### (1) Cash flow from operating activities

Although net income before taxes was 25,997 million yen in the first quarter of the fiscal year under review, net cash provided by operating activities rose 49,805 million yen, compared to a 25,963 million yen decline for the same period last year, due to the fall in loans and other operating receivables and the increase in reserves.

#### (2) Cash flow from investing activities

Cash provided by investing activities rose 46,840 million yen, compared to an increase of 3,371 million yen for the same period last year, due to such factors as the decrease in short term receivables (repurchase agreements)

#### (3) Cash flow from financing activities

Cash generated by financing activities fell by 76,430 million yen, compared to an increase of 25,564 million yen for the same period last year, due to factors such as the repayment of borrowings and the redemption of corporate bonds.

## III. Consolidated Results Forecasts for FY2006 (April 1, 2006 – March 31, 2007): Qualitative Data Concerning Results Forecasts

Consolidated results in the first quarter of the fiscal year under review represent steady progress in line with the full-year forecasts previously announced on May 16, 2006 and there is no change to the full-year consolidated forecasts. The forecasts are based on the information available to management at the time they were made, and are estimates involving uncertain factors thought likely to have an effect on future results. Actual results can differ materially from these forecasts for a variety of reasons.

**I. Summary of Consolidated Balance Sheet for the First Quarter, FY2006**

(In millions of yen, %)

Category		End of current quarter (As of June 30, 2006)	End of same quarter last year (As of June 30, 2005)	Change		Reference: FY2005 (As of Mar. 31, 2006)
		Amount	Amount	Amount	%	Amount
<b>(Assets)</b>						
I.	Current assets					
	Cash and cash equivalents	154,659	112,513	42,145	37.5	134,454
	Loans	2,087,687	2,016,938	70,749	3.5	2,124,017
	Installment receivables	206,990	215,287	(8,296)	(3.9)	209,581
	Credit guarantee installment receivables	—	144,131	(144,131)	(100.0)	—
	Customers' liabilities for acceptances and guarantees	151,736	—	151,736	—	153,766
	Deferred tax assets	30,769	28,510	2,259	7.9	32,262
	Other	74,469	78,859	(4,390)	(5.6)	125,894
	Allowance for bad debts	(150,205)	(139,075)	(11,129)	8.0	(146,961)
	Total current assets	2,556,107	2,457,165	98,941	4.0	2,633,014
II.	Fixed assets					
	Tangible fixed assets	52,709	48,293	4,415	9.1	53,676
	Intangible fixed assets	30,330	30,446	(116)	(0.4)	30,965
	Goodwill	8,838	—	8,838	—	—
	Consolidation adjustment account	—	10,573	(10,573)	(100.0)	9,272
	Other	21,491	19,873	1,618	8.1	21,692
	Investment and other fixed assets	59,681	80,907	(21,226)	(26.2)	72,567
	Claims in bankruptcy	33,052	30,400	2,651	8.7	33,031
	Deferred tax assets	3,919	3,732	187	5.0	2,904
	Other	47,210	69,350	(22,140)	(31.9)	61,385
	Allowance for bad debts	(24,501)	(22,576)	(1,924)	(8.5)	(24,753)
	Total fixed assets	142,720	159,647	(16,927)	(10.6)	157,209
III.	Deferred assets	621	658	(37)	(5.6)	744
	Total assets	2,699,448	2,617,471	81,977	3.1	2,790,969
<b>(Liabilities)</b>						
I.	Current liabilities					
	Credit guarantees payable	—	144,131	(144,131)	(100.0)	—
	Acceptances and guarantees	151,736	—	151,736	—	153,766
	Short-term debts	101,730	100,225	1,505	1.5	113,200
	Current portion of bonds	64,500	117,500	(53,000)	(45.1)	82,000
	Current portion of long-term debts	400,176	456,758	(56,581)	(12.4)	434,325
	Reserve for accrued bonuses	2,279	2,199	79	3.6	4,153
	Reserve for losses on interest repayments	21,817	—	21,817	—	21,074
	Gains on deferred installments	11,725	15,681	(3,955)	(25.2)	14,021
	Other	117,703	114,958	2,744	2.4	124,676
	Total current liabilities	871,668	951,454	(79,785)	(8.4)	947,218
II.	Long-term liabilities					
	Bonds	398,500	357,390	41,110	11.5	428,500
	Long-term debts	725,659	646,621	79,037	12.2	709,721
	Allowance for retirement benefits for employees	—	698	(698)	(100.0)	—
	Allowance for retirement benefits for directors	1,249	1,424	(174)	(12.3)	1,328
	Other	10,513	19,949	(9,435)	(47.3)	15,543
	Total long-term liabilities	1,135,922	1,026,083	109,839	10.7	1,155,092
	Total liabilities	2,007,591	1,977,537	30,053	1.5	2,102,310

Category		End of current quarter (As of June 30, 2006)	End of same quarter last year (As of June 30, 2005)	Change		Reference: FY2005 (As of Mar. 31, 2006)
		Amount	Amount	Amount	%	Amount
(Minority interests)						
Minority interests		—	5,655	(5,655)	(100.0)	6,964
(Shareholders' equity)						
I.	Common stock	—	83,317	(83,317)	(100.0)	83,317
II.	Capital surplus	—	104,125	(104,125)	(100.0)	104,125
III.	Retained earnings	—	444,855	(444,855)	(100.0)	486,214
IV.	Differences in evaluation of other marketable securities	—	5,057	(5,057)	(100.0)	11,001
V.	Treasury stock	—	(3,077)	3,077	(100.0)	(2,964)
Total shareholders' equity		—	634,278	(634,278)	(100.0)	681,694
Total Liabilities, minority interests and shareholders' equity		—	2,617,471	(2,617,471)	(100.0)	2,790,969
(Net assets)						
I.	Shareholders' equity					
	Common stock	83,317	—	83,317	—	—
	Capital surplus	104,125	—	104,125	—	—
	Retained earnings	496,578	—	496,578	—	—
	Treasury stock	(2,966)	—	(2,966)	—	—
	Total shareholders' equity	681,055	—	681,055	—	—
II.	Valuation and translation adjustments					
	Differences in evaluation of other marketable securities	8,843	—	8,843	—	—
	Deferred hedge losses	(5,286)	—	(5,286)	—	—
	Total valuation and translation adjustments	3,556	—	3,556	—	—
III.	Minority interests	7,246	—	7,246	—	—
Total net assets		691,857	—	691,857	—	—
Total liabilities and net assets		2,699,448	—	2,699,448	—	—

## II. Summary of Consolidated Income Statement for the First Quarter, FY2006

(In millions of yen, %)

Category		Current quarter (Apr. 1 to June 30, 2006)	Same quarter last year (Apr. 1 to June 30, 2005)	Change		Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)
		Amount	Amount	Amount	%	Amount
I.	Operating revenue	135,697	134,675	1,022	0.8	549,547
	Interest on loans to customers	121,407	120,680	727	0.6	491,357
	Credit card revenue	3,256	2,338	917	39.2	11,275
	Per-item credit revenue	3,963	4,575	(612)	(13.4)	17,675
	Credit guarantee revenue	2,347	2,027	319	15.8	8,667
	Other	4,723	5,053	(330)	(6.5)	20,571
II.	Operating expenses	110,010	99,289	10,721	10.8	424,431
	Financial expenses	9,203	9,485	(282)	(3.0)	37,762
	Cost of sales	72	39	32	82.3	173
	Operating expenses - other	100,734	89,763	10,970	12.2	386,495
	Operating income	25,687	35,385	(9,698)	(27.4)	125,116
III.	Non-operating income	309	655	(345)	(52.8)	2,007
IV.	Non-operating expenses	58	23	34	151.1	159
	Ordinary income	25,938	36,018	(10,079)	(28.0)	126,964
V.	Extraordinary income	376	141	234	165.4	803
VI.	Extraordinary losses	317	941	(624)	(66.3)	14,994
	Net income for the quarter before taxes	25,997	35,218	(9,220)	(26.2)	112,773
	Tax expenses	11,109	14,743	(3,633)	(24.6)	45,374
	Gain on minority interests	274	269	5	2.0	1,571
	Net income for the quarter	14,612	20,205	(5,592)	(27.7)	65,827



### III. Summary of Consolidated Statements of Changes in Shareholders' Equity for the First Quarter, FY2006 (April 1 – June 30, 2006)

(In millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at March 31, 2006	83,317	104,125	486,214	(2,964)	670,692
Change during current quarter					
Distribution of surplus	–	–	(4,248)	–	(4,248)
Net income for the quarter	–	–	14,612	–	14,612
Acquisition of treasury stock	–	–	–	(1)	(1)
Total change during current quarter	–	–	10,364	(1)	10,362
Balance at June 30, 2006	83,317	104,125	496,578	(2,966)	681,055

	Valuation and translation adjustments			Minority interests	Total net assets
	Differences in evaluation of other marketable securities	Deferred hedge losses	Total valuation and translation adjustments		
Balance at March 31, 2006	11,001	–	11,001	–	681,694
Change during current quarter					
Distribution of surplus	–	–	–	–	(4,248)
Net income for the quarter	–	–	–	–	14,612
Acquisition of treasury stock	–	–	–	–	(1)
Net change for the quarter in items other than shareholders' equity	(2,158)	(5,286)	(7,445)	7,246	(198)
Total change during current quarter	(2,158)	(5,286)	(7,445)	7,246	(10,163)
Balance at June 30, 2006	8,843	(5,286)	3,556	7,246	691,857

### IV. Summary of Consolidated Cash Flow Statement for the First Quarter, FY2006

(In millions of yen)

Category		Current quarter (Apr. 1 to June 30, 2006)	Same quarter last year (Apr. 1 to June 30, 2005)	Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)
		Amount	Amount	Amount
I.	Cash flow from operating activities			
	Net income for the quarter before taxes	25,997	35,218	112,773
	Depreciation expenses	3,235	2,540	11,836
	Increase (decrease) in allowance for bad debts	2,991	2,168	11,561
	Increase (decrease) in reserve for losses on interest repayments	743	–	21,074
	Decrease (increase) in loans to customers	36,330	(21,316)	(121,000)
	Decrease (increase) in installment receivables	2,590	(22,885)	(17,178)
	Other	2,730	1,697	(1,246)
	Subtotal	74,618	(2,576)	17,819
	Payments for corporate and other taxes	(24,947)	(23,557)	(44,078)
	Other	134	170	314
	Cash flow from operating activities	49,805	(25,963)	(25,944)
II.	Cash flow from investing activities			
	Decrease (increase) in short-term receivables	49,936	5,017	(44,940)
	Other	(3,096)	(1,646)	(15,078)
	Cash flow from investing activities	46,840	3,371	(60,019)
III.	Cash flow from financing activities			
	Increase in short-term debts	262,590	254,730	989,210
	Repayment of short-term debts	(274,060)	(226,200)	(947,705)
	Increase in long-term debts	118,614	90,385	514,473
	Repayments of long-term debts	(136,824)	(109,879)	(493,654)
	Increase (decrease) in corporate bonds	(47,500)	(4,125)	30,859
	Other	749	20,653	18,002
	Cash flow from financing activities	(76,430)	25,564	111,185

(In millions of yen)

Category	Current quarter (Apr. 1 to June 30, 2006)	Same quarter last year (Apr. 1 to June 30, 2005)	Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)
	Amount	Amount	Amount
IV. Effect of exchange rate changes on cash and cash equivalents	(9)	(9)	16
V. Increase (decrease) in cash and cash equivalents	20,205	2,962	25,238
VI. Balance of cash and cash equivalents at the beginning of period	134,376	108,965	108,965
VII. Increase in cash and cash equivalents from new consolidations	-	-	173
VIII. Balance of cash and cash equivalents at the end of period	154,582	111,928	134,376

## V. Results of Operations (Consolidated) for the First Quarter, FY2006

### 1. Operating Revenue

(In millions of yen, %)

Item	Current quarter (Apr. 1 to June 30, 2006)		Same quarter last year (Apr. 1 to June 30, 2005)		Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)	
	Amount	%	Amount	%	Amount	%
Interest on loans to customers	121,407	89.5	120,680	89.6	491,357	89.4
Unsecured loans	100,046	73.7	99,832	74.1	405,308	73.8
Secured loans	13,083	9.7	14,138	10.5	56,144	10.2
Small business loans	8,278	6.1	6,709	5.0	29,904	5.4
Credit card revenue	3,256	2.4	2,338	1.7	11,275	2.1
Per-item credit revenue	3,963	2.9	4,575	3.4	17,675	3.2
Credit guarantee revenue	2,347	1.7	2,027	1.5	8,667	1.6
Financial revenue - other	10	0.0	8	0.0	35	0.0
Interest on deposits	0	0.0	0	0.0	2	0.0
Interest on marketable securities	0	0.0	0	0.0	0	0.0
Interest on loans	-	-	-	-	0	0.0
Other	10	0.0	8	0.0	33	0.0
Operating revenue - other	4,712	3.5	5,044	3.8	20,535	3.7
Revenue from operational investment securities	298	0.2	92	0.1	436	0.0
Collection of bad debts	1,285	1.0	2,298	1.7	8,535	1.6
Other	3,128	2.3	2,653	2.0	11,563	2.1
Total	135,697	100.0	134,675	100.0	549,547	100.0

Note: "Other" included in other operating revenue includes collection of purchased claims and card membership fees.

### 2. Other Operating Indicators

Item	End of current quarter (As of June 30, 2006)	End of same quarter last year (As of June 30, 2005)	Reference: FY2005 (As of Mar. 31, 2006)
Total amount of loans outstanding (millions of yen)	2,192,339	2,124,180	2,232,417
Unsecured loans	1,683,375	1,641,407	1,709,184
Secured loans	340,972	351,707	357,025
Small business loans	167,991	131,065	166,208
Number of customer accounts	3,842,489	3,815,971	3,898,954
Unsecured loans	3,642,866	3,632,510	3,695,792
Secured loans	100,421	100,711	104,656
Small business loans	99,202	82,750	98,506
Number of branches	2,717	2,369	2,722
Staffed branches	838	891	873
Unstaffed branches	1,879	1,478	1,849
Number of automatic loan-contracting machines	2,242	2,169	2,249
Number of loan application processing machines	311	44	310
Number of ATMs	162,904	150,330	159,083
Company-owned	2,368	2,290	2,361
Partner-owned	160,536	148,040	156,722
Number of employees	7,068	6,848	6,675

Notes: Total amount of loans outstanding and the number of customer accounts do not include loans and customer accounts related to

claims in bankruptcy. Furthermore, off-balance sheet operating loans from the securitization of receivables (104,652 million yen at the end of the current quarter, 107,242 million yen at the end of same quarter last year and 108,400 million yen at the end of the previous consolidated fiscal year) have been included.

July 25, 2006

# Summary of First Quarter Non-Consolidated Business Results

For the fiscal year ending March 2007

## AIFUL Corporation

(Securities code: 8515, 1st Section, Tokyo and Osaka Stock Exchanges)

(URL: <http://www.aiful.co.jp>)

Representative: Yoshitaka Fukuda, President and Chief Executive Officer

Inquiries: Kenichi Kayama, General Manager, Public Relations Department  
TEL (03) 4503-6050

## I. Items Used to Compile Financial Data for the First Quarter

1. Company adopted simplified accounting methods (yes/no): Yes

Details:

Computation of some business taxes is based on estimates taking factors such as past results into account.

2. Any differences between the accounting practices used here and those used in preparing non-consolidated accounts for the previous business year (yes/no): No

## II. Summary of Business Results for the First Quarter, FY2006 (April 1 – June 30, 2006)

### 1. Non-Consolidated Business Performance

Note: Amounts in non-consolidated financial statements and the supplementary data are rounded down.

(In millions of yen, except where noted)

	Operating Revenue	Operating Income	Ordinary Income	Net Income for the Quarter
1st quarter, FY2006	82,745 (3.5)%	19,852 (27.3)%	21,410 (26.7)%	12,689 (26.0)%
1st quarter, FY2005	85,741 1.4%	27,310 7.8%	29,194 10.5%	17,145 17.7%
Reference: FY2005	343,515 0.9%	87,548 (18.6)%	94,632 (15.9)%	50,381 (25.1)%

	Net Income per Share for the Quarter (Yen)	Diluted Net Income per Share for the Quarter (Yen)
1st quarter, FY2006	89.60	89.60
1st quarter, FY2005	121.07	121.05
Reference: FY2005	355.77	355.65

Note: Percentage figures shown for operating revenue, operating income, etc., show year-on-year growth.

### 2. Non-Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Shareholders' Equity	Shareholders' Equity Ratio (%)	Shareholders' Equity per Share (Yen)
1st quarter, FY2006	2,087,860	633,768	30.4	4,475.05
1st quarter, FY2005	2,025,927	598,117	29.5	4,223.79
Reference: FY2005	2,204,482	632,917	28.7	4,469.03

## III. Non-Consolidated Results Forecasts for FY2006 (April 1, 2006 – March 31, 2007):

### Qualitative Data Concerning Results Forecasts

Non-consolidated results in the first quarter of fiscal 2006 represent steady progress in line with the full-year forecasts previously announced on May 16, 2006 and there is no change to the full-year consolidated forecasts. The forecasts are based on the information available to management at the time they were made, and are estimates involving uncertain factors thought likely to have an effect on future results. Actual results can differ materially from these forecasts for a variety of reasons.

2007年3月期(2006年6月) 第1四半期データブック  
Data Book (First Quarter Report for the fiscal year ending March, 2007)

1. 主要利益数値	Review of Profit/Group & AIFUL	.....1p
2. グループ合計営業実績	Review of Operation/Group Total	.....2p
3. グループ合計損益の内訳	Revenue and Expenses/Group Total	.....3p
4. グループ合計資金調達の状況	Review of Funding/Group Total	.....4p
5. アイフル営業実績	Review of Operation/AIFUL	.....5p
6. アイフル損益の内訳	Revenue and Expenses/AIFUL	.....6p
7. アイフル資金調達の状況	Review of Funding/AIFUL	.....7p
8. アイフル貸倒と不良債権	Credit Cost & NPL's/AIFUL	.....8~10p
9. ライフ営業指標	Review of Operation/LIFE	.....11p
10. ライフ損益の内訳	Revenue and Expenses/LIFE	.....12~13p
11. ライフ資金調達の状況	Review of Funding/LIFE	.....14p
12. ライフ貸倒と不良債権	Credit Cost & NPL's/LIFE	.....15p
13. ライフ利回り	Average Yield/LIFE	.....16p
14. ライフ銀行保証事業	Bank Loan Guarantee /LIFE	.....16p
15. 事業者ローン2社の営業指標	Review of Operation/Small Business Loan Subsidiaries	.....17p
16. 消費者金融グループ会社の営業指標	Review of Operation/Consumer Finance Subsidiaries	.....18p
17. グループ経営一覽表	Group Management	.....19p
18. 消費者金融業界動向	Overview of Consumer Credit Industry	.....20p

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—Note: Forward Looking Statements—

The figures contained in this DATA BOOK with respect to AIFUL's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of AIFUL which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a result of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in AIFUL's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates charged by AIFUL. This DATA BOOK does not constitute any offer of any securities for sale.

アイフル株式会社  
AIFUL CORPORATION

# 1. 主要利益数値 (Review of Profit / Group & AIFUL)

## (1) 連結 (Consolidated)

項目	年/決算月 (Fiscal Year)				2007/3 (E)			
	05/6	06/3	06/6	増減率 (yoy%)	06/6	増減率 (yoy%)	2007/3 (E)	増減率 (yoy%)
営業収益	(百万円)	134,675	549,547	11.3	135,697	0.8	537,925	-2
営業費用	(百万円)	99,289	424,431	8.3	110,010	10.8	442,794	4
営業利益	(百万円)	35,385	125,116	20.6	25,687	-27.4	95,132	-24
経常利益	(百万円)	36,018	126,964	21.9	25,938	-28.0	96,000	-24
当期純利益	(百万円)	20,205	65,827	25.6	14,612	-27.7	52,540	-20
総資産	(百万円)	2,617,471	2,790,969	6.8	2,699,448	3.1	2,844,576	1
純資産	(百万円)	634,278	681,694	12.9	691,857	9.1	740,660	8
一株当たり当期純利益 ※	(円)	142.69	464.84	-16.2	103.18	-27.7	370.99	-20
一株当たり純資産 ※	(円)	4,479.15	4,813.45	-24.5	4,834.06	7.9	5,229.80	8
自己資本比率	(%)	24.2	24.4	1.3	25.4	1.2	26.0	1
純資産当期純利益率	(%)	13.0	10.1	1.4	8.6	-4.4	7.4	-2
総資産当期純利益率	(%)	3.1	2.5	0.4	2.1	-1.0	1.9	-0

※ 2005年5月23日付で、普通株式1株を1.5株へ株式分割しております。

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

## (2) 単体 (AIFUL)

項目	年/決算月 (Fiscal Year)				2007/3 (E)			
	05/6	06/3	06/6	増減率 (yoy%)	06/6	増減率 (yoy%)	2007/3 (E)	増減率 (yoy%)
営業収益	(百万円)	85,741	343,515	1.4	82,745	-3.5	322,368	-6
営業費用	(百万円)	58,431	255,966	-1.4	62,892	7.6	263,784	3
営業利益	(百万円)	27,310	87,548	7.8	19,852	-27.3	58,583	-33
経常利益	(百万円)	29,194	94,632	10.5	21,410	-26.7	65,000	-31
当期純利益	(百万円)	17,145	50,381	17.7	12,689	-26.0	38,085	-24
総資産	(百万円)	2,025,927	2,204,482	3.2	2,087,860	3.1	2,206,106	0
純資産	(百万円)	598,117	632,917	11.7	633,768	6.0	668,353	5
期末発行済株式総数 ※	(千株)	142,035	142,035	50.0	142,035	0.0	142,035	0
一株当たり当期純利益 ※	(円)	121.07	355.77	-21.5	89.60	-26.0	268.92	-24
一株当たり純資産 ※	(円)	4,223.79	4,469.03	-25.3	4,475.05	5.9	4,719.25	5
一株当たり配当金	(円)	-	60.00	0.0	-	-	60.00	0
配当性向	(%)	-	16.9	8.5	-	-	22.3	5
自己資本比率	(%)	29.5	28.7	2.2	30.4	0.9	30.3	1
純資産当期純利益率	(%)	11.6	8.3	0.6	8.0	-3.6	5.9	-2
総資産当期純利益率	(%)	3.4	2.4	0.3	2.4	-1.0	1.7	-0

※ 2005年5月23日付で、普通株式1株を1.5株へ株式分割しております。

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

## (参考)

経常経費率 ※	(%)	SG & A Cost / Loan	※ (%)	13.7	-0.4	14.5	0.8	14.3	0.6	15.1	0
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※ 経常経費率 = その他の営業費用 / ((期初経費・期末経費) ÷ 2) (%) ※ SG & A Cost / Loan = Other Operating Expenses / Average Loans Outstanding (%)

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

## 2. グループ会計営業実績 (Review of Operation / Group Total)

営業債権ベース (Managed Asset Basis)

(1) 営業実績 (Operating Results)

年/決算月 (Fiscal Year)	05/6	06/3	06/6	2007/3 (E)	増減率 (yoy%)	増減率 (yoy%)
営業債権合計 (百万円)	2,569,561	2,681,746	2,640,239	2,652,836	2.8	-1.1
営業貸付金残高	2,124,180	2,232,417	2,192,339	2,186,794	5.3	-2.0
無担保ローン	1,641,407	1,708,118	1,683,375	1,671,975	2.6	-2.1
有担保ローン	351,707	357,025	340,972	325,446	1.4	-8.8
事業者ローン	131,065	167,273	167,991	189,362	38.3	13.2
総合貸倒	93,368	101,134	113,752	118,096	27.0	16.8
商品貸倒等	207,881	194,427	182,411	179,312	-5.8	-7.8
支払承諾見返	144,131	153,766	151,736	168,642	8.7	9.7
口座数 (残高あり) (千件)	3,815	3,898	3,842	-	2.7	-
無担保ローン	3,632	3,694	3,642	-	2.1	-
有担保ローン	100	104	100	-	4.8	-
事業者ローン	82	99	99	-	28.0	-
一口座当たり残高 (千円)	556	572	570	-	3.7	-
無担保ローン	451	462	462	-	2.5	-
有担保ローン	3,492	3,411	3,395	-	3.1	-
事業者ローン	1,583	1,681	1,693	-	-3.3	-
クレジットカード会員数 (千件)	12,170	13,096	13,381	14,825	8.0	6.9
商品貸倒口座数 (千件)	821	634	596	-	9.4	9.9
新規顧客件数 (千件)	151	597	81	402	-21.7	-27.3
無担保ローン	136	533	75	361	2.5	-46.2
有担保ローン	6	25	0	11	1.2	-44.6
事業者ローン	8	38	5	29	4.6	-84.4
新規クレジットカード発券数 (千枚)	553	2,310	613	2,951	22.4	-44.3

## (2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)	05/6	06/3	06/6	2007/3 (E)	増減率 (yoy%)	増減率 (yoy%)
ローン事業店舗数 (店)	2,369	2,722	2,717	2,823	396	348
有入店舗	891	873	838	845	-11	-53
無人店舗	1,434	1,849	1,879	1,978	287	445
ローン申込機	44	310	311	409	44	267
自動契約機設置台数	2,169	2,249	2,242	-	79	73
正社員数(a)	6,848	6,675	7,068	6,768	611	220
非正社員数(b)	3,223	3,562	3,525	-	-48	302
合計(a)+(b)	10,071	10,237	10,593	-	563	522
正社員比率(a)/(a+b) (%)	32.0	34.8	33.3	-	-2.4	1.3

注: 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

### 3. グループ会計損益の内訳 (Revenue and Expenses / Group Total)

会計ベース (On-Balance)

(百万円/ ¥ Million)

	年/決算月 (Fiscal Year)				05/6				06/3				06/6				2007/3 (E)			
					営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating Revenue				134,675	100.0	549,547	100.0	6.0	135,697	100.0	0.8	537,925	100.0	537,925	100.0	537,925	100.0	-2.1	-2.1
営業貸付金利	Interest Income				120,680	89.6	491,357	89.4	5.3	121,407	89.5	0.6	480,642	89.4	480,642	89.4	480,642	89.4	-2.2	-2.2
無担保ローン	Unsecured				99,832	74.1	405,061	73.7	4.4	100,046	73.7	0.2	396,980	73.8	396,980	73.8	396,980	73.8	-2.0	-2.0
有担保ローン	Home Equity				14,138	10.5	56,144	10.2	-0.7	13,083	9.6	-7.5	49,796	9.3	49,796	9.3	49,796	9.3	-11.3	-11.3
事業者ローン	Small Business				6,709	5.0	30,151	5.5	36.7	8,278	6.1	23.4	33,865	6.3	33,865	6.3	33,865	6.3	12.3	12.3
総合貸付収益	Credit Card Shopping				2,338	1.7	11,275	2.1	24.0	3,256	2.4	39.3	13,443	2.5	13,443	2.5	13,443	2.5	19.2	19.2
商品転貸収益	Instant Sales Finance				4,575	3.4	17,675	3.2	2.8	3,963	2.9	-13.4	14,674	2.7	14,674	2.7	14,674	2.7	-17.0	-17.0
支払保証戻り収益	Guarantees				2,027	1.5	8,667	1.6	22.3	2,347	1.7	15.8	10,054	1.9	10,054	1.9	10,054	1.9	16.0	16.0
その他の金融収益	Other Financial Revenue				8	0.0	35	0.0	-75.7	10	0.0	25.0	52	0.0	52	0.0	52	0.0	48.6	48.6
その他の営業収益	Other Operating Revenue				5,044	3.8	20,535	3.7	11.2	4,712	3.5	-6.6	19,058	3.5	19,058	3.5	19,058	3.5	-7.2	-7.2
不動産売上高	Sales of Property				-	-	23	0.0	-	-	-	-	-	-	-	-	-	-	-	-
投資有価証券売上高	Sales of Investment Securities				92	0.1	436	0.0	-34.3	298	0.2	223.9	343	0.1	343	0.1	343	0.1	-21.3	-21.3
償却債権回収額	Bad Debt Recovery				2,298	1.7	8,535	1.6	10.6	1,285	0.9	-44.1	6,550	1.2	6,550	1.2	6,550	1.2	-23.3	-23.3
その他	Other				2,653	2.0	11,539	2.1	14.5	3,128	2.3	17.9	12,164	2.3	12,164	2.3	12,164	2.3	-5.4	-5.4
営業費用	Operating Expenses				99,289	73.7	424,431	77.2	10.6	110,010	81.1	10.8	442,794	82.3	442,794	82.3	442,794	82.3	4.3	4.3
金融費用	Financial Expenses				9,485	7.0	37,762	6.9	-4.8	9,203	6.8	-3.0	40,849	7.6	40,849	7.6	40,849	7.6	8.2	8.2
借入金利息等	Interest on Borrowings				6,385	4.7	25,163	4.6	-5.2	6,229	4.6	-2.4	28,283	5.3	28,283	5.3	28,283	5.3	12.4	12.4
社債利息等	Interest on SB etc.				3,099	2.3	12,598	2.3	-4.2	2,974	2.2	-4.0	12,565	2.3	12,565	2.3	12,565	2.3	-0.3	-0.3
売上原価	Cost of Sales				39	0.0	173	0.0	-51.5	72	0.1	84.6	139	0.0	139	0.0	139	0.0	-19.7	-19.7
不動産売上原価	Cost of Sales of Property				-	-	24	0.0	-	-	-	-	-	-	-	-	-	-	-	-
投資有価証券売上原価	Cost of Investment Securities				39	0.0	149	0.0	-58.3	72	0.1	84.6	139	0.0	139	0.0	139	0.0	-6.7	-6.7
その他の営業費用	Other Operating Expenses(SG&A)				89,763	66.7	386,495	70.3	12.5	100,734	74.2	12.2	401,804	74.7	401,804	74.7	401,804	74.7	4.0	4.0
賃借関連費用	Credit Cost				39,758	29.5	166,193	30.2	6.9	46,220	34.1	16.3	166,320	30.9	166,320	30.9	166,320	30.9	0.1	0.1
利息返還関連費用	Return of overpayment Cost				-	-	21,074	3.8	-	6,582	4.9	-	21,208	3.9	21,208	3.9	21,208	3.9	0.6	0.6
広告宣伝費	Advertising Expenses				7,454	5.5	28,018	5.1	18.4	5,582	4.1	-25.1	23,035	4.3	23,035	4.3	23,035	4.3	-17.8	-17.8
人件費	Salaries				14,436	10.7	58,256	10.6	6.5	14,969	11.0	3.7	62,158	11.6	62,158	11.6	62,158	11.6	6.7	6.7
役員報酬	Directors' Salaries				272	0.2	1,049	0.2	23.1	260	0.2	-4.4	990	0.2	990	0.2	990	0.2	-5.6	-5.6
従業員給与賞与等	Employees' Salaries				10,431	7.7	46,215	8.4	6.4	10,393	7.7	-0.4	50,673	9.4	50,673	9.4	50,673	9.4	9.6	9.6
その他	Other				3,732	2.8	10,992	2.0	5.5	4,316	3.2	15.6	10,494	2.0	10,494	2.0	10,494	2.0	-4.5	-4.5
のれん償却	Amortization of Goodwill and Consolidation Differences				433	0.3	2,055	0.4	5.9	433	0.3	0.0	1,734	0.3	1,734	0.3	1,734	0.3	-15.6	-15.6
その他	Other				27,681	20.6	110,897	20.2	2.8	26,945	19.9	-2.7	127,345	23.7	127,345	23.7	127,345	23.7	14.8	14.8
営業利益	Operating Income				35,385	26.3	125,116	22.8	-7.1	25,687	18.9	-27.4	95,132	17.7	95,132	17.7	95,132	17.7	-24.0	-24.0
営業外収益	Non-operating Income				655	0.5	2,007	0.3	34.4	309	0.2	-52.8	920	0.2	920	0.2	920	0.2	-54.2	-54.2
営業外費用	Non-operating Expenses				23	0.0	159	0.0	-82.6	58	0.0	152.2	51	0.0	51	0.0	51	0.0	-67.9	-67.9
経常利益	Ordinary Income				36,018	26.7	126,964	23.1	-6.2	25,938	19.1	-28.0	96,000	17.8	96,000	17.8	96,000	17.8	-24.4	-24.4
特別利益	Extraordinary Income				141	0.1	803	0.1	-32.2	376	0.3	166.7	0	0.0	0	0.0	0	0.0	-100.0	-100.0
特別損失	Extraordinary Losses				941	0.7	14,994	2.7	113.1	317	0.2	-66.3	1,381	0.3	1,381	0.3	1,381	0.3	-90.8	-90.8
繰引前利益(a)	Income before Income Taxes(a)				35,218	26.2	112,773	20.5	-12.9	25,997	19.2	-26.2	94,619	17.6	94,619	17.6	94,619	17.6	-16.1	-16.1
法人税・住民税及び事業税(b)	Income Taxes(b)				11,675	8.7	45,520	8.3	11.0	9,310	6.9	-20.3	48,361	9.0	48,361	9.0	48,361	9.0	6.2	6.2
法人税等調整額(c)	Effect of a Tax Consequences(c)				3,068	2.3	-145	-0.0	-	1,799	1.3	-41.4	-7,468	-1.4	-7,468	-1.4	-7,468	-1.4	-	-
少数株主利益	Minority Interest Gain				269	0.2	1,571	0.3	123.8	274	0.2	1.9	1,186	0.2	1,186	0.2	1,186	0.2	-24.5	-24.5
当期純利益	Net Income				20,205	15.0	65,872	12.0	-13.1	42.7	10.8	-27.7	52,540	9.8	52,540	9.8	52,540	9.8	-20.2	-20.2
実質税率(b-c)/a	Real Tax Rate(b-c)/a				41.9	-	40.2	-	-	40.2	-	-	43.2	-	43.2	-	43.2	-	-	-



#### 4. グループ合計資金調達の状況 (Review of Funding / Group Total)

営業債権ベース (Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	金額	構成比(%)	金額	構成比(%)	金額	構成比(%)	金額	構成比(%)
借入金								
都市銀行等	1,138,169	60.0	1,128,905	56.8	1,044,919	54.4	1,147,308	56.4
信託銀行	150,911	7.9	149,677	7.5	157,744	8.2	-	-
信託銀行 第二地方銀行	371,683	19.6	423,831	21.3	383,333	20.0	-	-
地方銀行 第二地方銀行	196,508	10.4	204,120	10.3	196,227	10.2	-	-
生命保険会社	133,369	7.0	142,853	7.2	126,411	6.6	-	-
損害保険会社	41,596	2.2	34,387	1.7	30,988	1.6	-	-
外国銀行	10,000	0.5	10,000	0.5	10,000	0.5	-	-
シンジケートローン	102,079	5.4	26,945	1.4	4,700	0.2	-	-
邦銀	21,130	1.1	9,145	0.5	4,700	0.2	-	-
外銀	20,900	1.1	17,800	0.9	-	-	-	-
その他	60,049	3.2	-	-	-	-	-	-
債権連帯	69,339	3.7	75,283	3.8	74,735	3.9	-	-
その他	62,680	3.3	61,808	3.1	60,779	3.2	-	-
CP・社債等	760,272	40.0	859,570	43.2	875,067	45.6	887,211	43.6
CP	23,500	1.2	25,000	1.3	30,000	1.6	-	-
社債	474,890	25.0	510,500	25.7	463,000	24.1	-	-
流動化	261,882	13.8	324,070	16.3	382,067	19.9	-	-
ABS, ABL	1,898,441	100.0	1,988,476	100.0	1,919,987	100.0	2,034,519	100.0
合 計								

(2) 長期・短期別調達金額 (Short and Long-term Borrowings)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	金額	構成比(%)	金額	構成比(%)	金額	構成比(%)	金額	構成比(%)
短期調達								
短期借入								
Borrowings	123,725	6.5	138,200	7.0	131,730	6.9	165,500	8.1
CP	100,225	5.3	113,200	5.7	86,730	4.5	-	-
ABL	23,500	1.2	25,000	1.3	30,000	1.6	-	-
流動化	-	-	-	-	15,000	0.8	-	-
長期調達								
固定金利借入	1,774,716	93.5	1,850,276	93.0	1,788,257	93.1	1,869,019	91.9
変動金利借入	251,000	13.2	236,640	11.9	218,285	11.4	-	-
キャップ	786,944	41.5	779,064	39.2	739,903	38.5	-	-
スワップ	297,862	15.7	268,750	13.5	265,000	13.8	-	-
社債等(固定)	252,070	13.3	256,701	12.9	251,258	13.1	-	-
SB	611,252	32.2	714,123	35.9	659,317	34.3	-	-
ABS, ABL	462,390	24.4	498,000	25.0	463,000	24.1	-	-
流動化	148,862	7.8	216,123	10.9	196,317	10.2	-	-
社債等(変動)	125,519	6.6	120,447	6.1	170,750	8.9	-	-
SB	12,500	0.7	12,500	0.6	-	-	-	-
スワップ	-	-	-	-	-	-	-	-
流動化	113,019	6.0	107,947	5.4	170,750	8.9	-	-
キャップ	83,019	4.4	57,947	2.9	50,750	2.6	-	-
合 計	1,898,441	100.0	1,988,476	100.0	1,919,987	100.0	2,034,519	100.0

(3) 調達金利 (Funding Rate)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	金額	構成比(%)	金額	構成比(%)	金額	構成比(%)	金額	構成比(%)
調達金利								
Funding Rate	1.55	1.55	1.55	1.55	1.55	1.55	1.97	1.97
間接	1.65	1.65	1.71	1.71	1.83	1.83	2.19	2.19
直接	1.41	1.41	1.33	1.33	1.23	1.23	1.68	1.68
※ 調達金利 = 未約定ベース平均表面金利 ※ Funding Rate = Interest Rate / Average Borrowing								
長期プライムレート	1.45	1.45	2.10	2.10	2.45	2.45	2.70	2.70

# 5. アiful 営業実績 (Review of Operation / AIFUL)

## (1) 営業実績 (Operating Results)

営業実績 (Operating Results)	年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3 (E)	
		増減額 (¥/M)	増減率 (%)	増減額 (¥/M)	増減率 (%)	増減額 (¥/M)	増減率 (%)	増減額 (¥/M)	増減率 (%)
営業実績合計	Total Receivable Outstanding	1,526,359	2.9	1,577,246	4.1	1,536,208	0.5	1,505,858	-4.5
営業貸付金残高 (百万円)	Loans Outstanding (\$ Million)	1,478,728	1.8	1,512,717	2.8	1,471,657	-0.5	1,421,281	-6.0
無担保ローン	Unsecured	1,101,782	1.8	1,133,083	3.6	1,110,289	0.8	1,080,223	-4.7
有担保ローン	Home Equity	342,919	0.6	341,152	-1.2	324,647	-5.3	303,072	-11.2
事業者ローン	Small Business	34,046	16.5	38,480	16.9	36,710	7.8	37,984	-1.3
支払保証返	Guarantee	47,588	54.1	62,313	44.3	61,948	30.2	80,856	29.8
個人保証	Personal Loans	36,658	24.9	41,496	17.7	41,345	12.8	48,484	16.8
事業者保証	Small Business Loans	10,930	61.2	20,817	163.1	20,602	88.5	32,371	55.5
その他	Other	-	-	2,216	55.2	2,603	-	3,721	67.9
口座数 (千件)	Customer Accounts (Thousand)	2,202	-1.5	2,187	-1.2	2,125	-3.5	2,034	-7.0
無担保ローン	Unsecured	2,077	-2.0	2,057	-1.6	2,001	-3.7	1,914	-7.0
有担保ローン	Home Equity	99	5.1	101	3.1	97	-1.9	93	-7.7
事業者ローン	Small Business	25	15.3	27	11.7	26	3.8	26	-4.7
一口座当たり残高 (千円)	Per Account (\$ Thousand)	671	3.4	691	3.1	692	1.0	699	1.0
無担保ローン	Unsecured	530	3.8	550	5.3	554	4.6	564	2.5
有担保ローン	Home Equity	3,456	-4.2	3,355	-4.1	3,337	-3.5	3,228	-3.8
事業者ローン	Small Business	1,329	1.1	1,385	4.7	1,381	3.9	1,435	3.6
新開店件数 (千件)	New Accounts (Thousand)	81	-6.6	370	-1.4	44	-51.5	241	-34.9
無担保ローン	Unsecured	83	-7.2	338	-1.6	43	-47.9	227	-32.7
有担保ローン	Home Equity	5	2.5	23	-0.6	0	-89.1	9	-58.9
事業者ローン	Small Business	2	4.3	9	2.2	0	-86.5	4	-58.9
貸付平均利回り ※1 (%)	Average Yield ※1 (%)	22.6	-0.1	22.4	-0.3	21.6	-1.0	21.3	-1.0
無担保ローン	Unsecured	24.6	-0.1	24.2	-0.3	23.5	-1.1	23.2	-1.0
有担保ローン	Home Equity	16.2	-0.0	15.9	-0.4	15.1	-1.1	14.7	-1.2
事業者ローン	Small Business	25.8	0.8	25.2	-0.2	24.3	-1.5	23.6	-1.5

※1: 貸付平均利回り = 営業貸付金利息 / ((営業貸付金期初残高 + 営業貸付金期末残高) ÷ 2) (%) ※2: Average Yield = Interest Income / Average Loans Outstanding (%)

注: 斜体数値は増減率 Notes: Italic Font = Increase or Decrease

## (2) チャネル展開 (Marketing Channel)

チャネル展開 (Marketing Channel)	年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3 (E)	
		増減額 (¥/M)	増減率 (%)	増減額 (¥/M)	増減率 (%)	増減額 (¥/M)	増減率 (%)	増減額 (¥/M)	増減率 (%)
ローン事業店舗数 ※2 (店)	Loan Business Branches ※2	1,806(978)	51	1,912(1,238)	340	1,905(1,238)	299	2,004	92
有人店舗	Staffed Branches	542(127)	-2	511(121)	-34	476(108)	-66	475	-36
無人店舗	Unstaffed Branches	1,017(810)	10	1,397(846)	374	1,426(850)	409	1,525	128
ローン申込機	Simple Auto Application Machines	44(41)	44	310(271)	303	311(274)	267	409	99
信販カード担当店等	Other	4	-1	4	0	0	-1	4	0
ローン事業店舗出店数 (店)	Newly Opened Branches	40	-	352	3	3	-	100	-
有人店舗	Staffed Branches	-	-	-	-	-	-	-	-
無人店舗	Unstaffed Branches	3	-	351	3	3	-	100	-
信販カード担当店等	Simple Auto Application Machines	37	-	305	3	3	-	100	-
その他	Other	-	-	1	-	-	-	-	-
自動契約機設置台数 (台)	Unmanned Loan-contracting Machines	1,558	8	1,595	34	1,588	30	-	-
併設型	At Staffed Branches	540	-2	508	-67	473	-67	-	-
独立型	At Unstaffed Branches	1,018	10	1,087	70	1,115	97	-	-
ATM-CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	92,782	15,027	101,989	10,886	102,223	9,441	-	-
自社ATM	AIFUL ATMs	1,759	6	1,803	42	1,810	51	-	-
提携ATM-CD ※3	Tie-up ATM-CD ※3	76,135	14,398	84,836	10,259	85,008	8,873	-	-
提携コンビニ入金	Tie-up Convenience Store	14,888	623	15,350	585	15,405	577	-	-
保証連携先金融機関	Guarantee Tie-up Banks	-	-	-	-	-	-	-	-
個人保証	Personal loans	41	8	44	3	44	3	-	-
事業者保証	Small business loans	36	28	57	25	59	3	-	-
正社員数(a) (人)	N of Employees (regularly payroll) (a)	3,262	-213	3,086	-118	3,318	56	3,050	-16
非正社員数(b) (人)	N of Employees (temp.) (b)	1,441	-157	1,501	-2	1,478	37	-	-
合計(a)+(b) (人)	Total (a)+(b)	4,703	-364	4,587	-120	4,796	93	-	-
非正社員比率(b)/(a+b) (%)	Ratio of N of Employees (b)/(a+b)	30.6	-0.8	32.9	0.8	30.8	0.2	-	-

※2: 0はロードサイド型

※3: 提携ATM-CD台数には、セブン銀行(セブンイレブン)が含まれております。(05/6:10,419台、06/3:11,484台、06/6:11,568台)

注: 斜体数値は増減率

※2 The figures in brackets represent the number of roadside type branches.

※3 Included Seven Bank CDs (05/6:10,419; 06/3:11,484; 06/6:11,568)

Note Italic Font=Increase or Decrease

6. アイフル損益の内訳 (Revenue and Expenses / AIFUL)

(百万円/¥ Million)

	年/決算月(Fiscal Year)				05/6				06/3				06/6				2007/3(E)			
					営業収益	営業収益比 (%)	増減率 (YoY%)	増減率 (YoY%)	営業収益	営業収益比 (%)	増減率 (YoY%)	増減率 (YoY%)	営業収益	営業収益比 (%)	増減率 (YoY%)	増減率 (YoY%)	営業収益	営業収益比 (%)	増減率 (YoY%)	増減率 (YoY%)
営業収益																				
営業貸付金利息					85,741	100.0			343,515	100.0			82,745	100.0			322,368	100.0		
無担保ローン					83,284	97.1			333,541	97.1			80,531	97.3			313,177	97.1		
有担保ローン					67,259	78.4			269,986	78.6			65,708	79.4			256,784	79.7		
事業者ローン					13,867	16.2			54,560	15.9			12,543	15.2			47,352	14.7		
その他の金融収益					2,157	2.5			8,994	2.6			2,279	2.8			9,040	2.8		
その他の営業収益					0	0.0			1	0.0			0	0.0			0	0.0		
その他の営業収益					2,456	2.9			9,972	2.9			2,213	2.7			9,189	2.9		
受取保証料					967	1.1			4,425	1.3			1,296	1.6			5,712	1.8		
不動産売上高					1,240	1.4			4,299	1.3			601	0.7			2,200	0.7		
償却損権回収額					249	0.3			1,223	0.4			315	0.4			1,275	0.4		
その他					58,431	68.1			255,966	74.5			62,892	76.0			263,784	81.8		
営業費用					7,909	9.2			31,218	9.1			7,363	8.9			31,460	9.8		
金融費用					5,114	6.0			19,861	5.8			4,639	5.6			20,023	6.2		
借入金利息等					2,795	3.3			11,357	3.3			2,724	3.3			11,436	3.5		
社債利息等					-	-			24	0.0			-	-			-	-		
売上原価					-	-			-	-			-	-			-	-		
不動産売上原価					-	-			-	-			-	-			-	-		
その他の営業費用					50,521	58.9			224,723	65.4			55,529	67.1			232,324	72.1		
貸倒関連費用					23,574	27.5			103,520	30.1			27,097	32.7			106,645	33.1		
利息返還関連費用					-	-			17,019	5.0			4,659	5.6			17,019	5.3		
広告宣伝費					4,346	5.1			16,533	4.8			2,347	2.8			10,011	3.1		
支払手数料					3,336	3.9			14,024	4.1			3,326	4.0			16,578	5.1		
人件費					7,340	8.6			29,511	8.6			7,414	9.0			30,020	9.3		
役員報酬					144	0.2			539	0.2			117	0.1			483	0.1		
従業員給与と賞与					5,228	6.1			22,822	6.6			5,258	6.4			23,294	7.2		
その他					1,967	2.3			6,149	1.8			2,038	2.5			6,242	1.9		
賃借料・地代家賃					3,348	3.9			12,622	3.7			2,980	3.6			13,384	4.2		
消耗品費・修繕費					1,511	1.8			7,143	2.1			1,646	2.0			7,384	2.3		
通信費					608	0.7			2,458	0.7			399	0.5			2,524	0.8		
保険料					1,028	1.2			4,181	1.2			1,193	1.4			4,717	1.5		
減価償却費					1,563	1.8			7,587	2.2			2,142	2.6			9,516	3.0		
事業税					238	0.3			899	0.3			201	0.2			1,000	0.3		
その他					3,623	4.2			9,220	2.7			2,119	2.6			13,526	4.2		
営業利益					27,310	31.9			87,548	25.5			19,852	24.0			58,583	18.2		
営業外収益					1,897	2.2			7,154	2.0			1,581	1.9			6,423	2.0		
営業外費用					13	0.0			70	0.0			23	0.0			6	0.0		
経常利益					29,194	34.0			94,632	27.5			21,410	25.9			65,000	20.2		
特別利益					-	-			287	0.1			0	0.0			-	-		
特別損失					85	0.1			1,141	0.3			156	0.2			1,017	0.3		
税引前利益(a)					29,108	33.9			83,778	24.4			21,255	25.7			63,982	19.8		
法人税・住民税等(b)					9,590	11.2			34,474	10.0			6,963	8.4			28,974	9.0		
事業税(c)					1,951	2.3			7,102	2.1			1,365	1.7			5,909	1.8		
法人税等調整額(d)					420	0.5			-8,179	-2.4			236	0.3			-8,986	-2.8		
当期税利益					17,145	20.0			50,381	14.7			12,689	15.3			38,085	11.8		
実質税率(b+c+d)/a					41.1	-			39.9	-			40.3	-			40.5	-		

## 7. アイフル資金調達の状況 (Review of Funding / AIFUL)

### (1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

年/決算月 (Fiscal Year)	年/決算月 (Fiscal Year)				年/決算月 (Fiscal Year)				年/決算月 (Fiscal Year)			
	05/6	06/3	06/6	2007/3(E)	05/6	06/3	06/6	2007/3(E)	05/6	06/3	06/6	2007/3(E)
借入金												
都市銀行等	848,481	808,720	706,902	774,249	848,481	808,720	706,902	774,249	848,481	808,720	706,902	774,249
信託銀行	113,903	114,859	119,735	119,735	113,903	114,859	119,735	119,735	113,903	114,859	119,735	119,735
地方銀行・第二地方銀行	278,311	299,675	252,485	252,485	278,311	299,675	252,485	252,485	278,311	299,675	252,485	252,485
信用金庫	148,284	153,610	141,355	141,355	148,284	153,610	141,355	141,355	148,284	153,610	141,355	141,355
生命保険会社	21,800	25,200	20,700	20,700	21,800	25,200	20,700	20,700	21,800	25,200	20,700	20,700
損害保険会社	128,147	139,954	124,237	124,237	128,147	139,954	124,237	124,237	128,147	139,954	124,237	124,237
外国銀行	39,017	32,297	29,211	29,211	39,017	32,297	29,211	29,211	39,017	32,297	29,211	29,211
シンジケートローン	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
邦銀	90,429	22,245	—	—	90,429	22,245	—	—	90,429	22,245	—	—
外銀	9,480	4,445	—	—	9,480	4,445	—	—	9,480	4,445	—	—
その他	20,900	17,800	—	—	20,900	17,800	—	—	20,900	17,800	—	—
信用連	60,049	—	—	—	60,049	—	—	—	60,049	—	—	—
その他	10,702	6,708	5,846	5,846	10,702	6,708	5,846	5,846	10,702	6,708	5,846	5,846
CP	7,884	4,171	3,331	3,331	7,884	4,171	3,331	3,331	7,884	4,171	3,331	3,331
CP・社債等	530,325	628,841	437	437	530,325	628,841	437	437	530,325	628,841	437	437
SB	464,890	500,500	348	348	464,890	500,500	348	348	464,890	500,500	348	348
流動化	65,435	128,341	89	89	65,435	128,341	89	89	65,435	128,341	89	89
合計	1,378,806	1,437,561	1,342,548	1,399,606	1,378,806	1,437,561	1,342,548	1,399,606	1,378,806	1,437,561	1,342,548	1,399,606

### (2) 長期・短期別調達金額 (Short and Long-term Borrowings)

年/決算月 (Fiscal Year)	年/決算月 (Fiscal Year)				年/決算月 (Fiscal Year)				年/決算月 (Fiscal Year)			
	05/6	06/3	06/6	2007/3(E)	05/6	06/3	06/6	2007/3(E)	05/6	06/3	06/6	2007/3(E)
短期調達												
短期借入	30,875	53,000	28,000	53,000	30,875	53,000	28,000	53,000	30,875	53,000	28,000	53,000
流動化	—	—	—	—	—	—	—	—	—	—	—	—
CP	—	—	—	—	—	—	—	—	—	—	—	—
長期調達												
固定金利借入	1,347,931	1,384,561	1,314,548	1,346,606	1,347,931	1,384,561	1,314,548	1,346,606	1,347,931	1,384,561	1,314,548	1,346,606
変動金利借入	199,437	178,661	156,633	156,633	199,437	178,661	156,633	156,633	199,437	178,661	156,633	156,633
キャップ	618,169	577,058	537,268	537,268	618,169	577,058	537,268	537,268	618,169	577,058	537,268	537,268
スワップ	297,802	288,750	265,000	265,000	297,802	288,750	265,000	265,000	297,802	288,750	265,000	265,000
社債等(固定)	252,070	256,701	251,258	251,258	252,070	256,701	251,258	251,258	252,070	256,701	251,258	251,258
普通社債	517,825	532,341	507,646	507,646	517,825	532,341	507,646	507,646	517,825	532,341	507,646	507,646
流動化	452,390	488,000	453,000	453,000	452,390	488,000	453,000	453,000	452,390	488,000	453,000	453,000
普通社債	65,435	64,341	54,646	54,646	65,435	64,341	54,646	54,646	65,435	64,341	54,646	54,646
流動化	12,500	12,500	112,999	112,999	12,500	12,500	112,999	112,999	12,500	12,500	112,999	112,999
キャップ	—	—	—	—	—	—	—	—	—	—	—	—
固定金利借入比率	717,262	731,002	664,279	664,279	717,262	731,002	664,279	664,279	717,262	731,002	664,279	664,279
変動金利借入比率	1,267,195	1,270,453	1,193,537	1,193,537	1,267,195	1,270,453	1,193,537	1,193,537	1,267,195	1,270,453	1,193,537	1,193,537
合計	1,378,806	1,437,561	1,342,548	1,399,606	1,378,806	1,437,561	1,342,548	1,399,606	1,378,806	1,437,561	1,342,548	1,399,606

### (3) 調達金利 (Funding Rate)

年/決算月 (Fiscal Year)	年/決算月 (Fiscal Year)				年/決算月 (Fiscal Year)				年/決算月 (Fiscal Year)			
	05/6	06/3	06/6	2007/3(E)	05/6	06/3	06/6	2007/3(E)	05/6	06/3	06/6	2007/3(E)
調達金利	1.65	1.58	1.59	1.59	1.65	1.58	1.59	1.59	1.65	1.58	1.59	1.59
間接	1.63	1.66	1.78	1.78	1.63	1.66	1.78	1.78	1.63	1.66	1.78	1.78
直接	1.67	1.49	1.37	1.37	1.67	1.49	1.37	1.37	1.67	1.49	1.37	1.37
※調達金利＝未約定ベース平均表面金利 ※Funding Rate = Interest Rate / Average Borrowing												
長期プライムレート	1.45	2.10	2.45	2.45	1.45	2.10	2.45	2.45	1.45	2.10	2.45	2.45
5年スワップレート	0.47	1.54	1.60	1.60	0.47	1.54	1.60	1.60	0.47	1.54	1.60	1.60
JGB(10年)	1.14	1.76	1.92	1.92	1.14	1.76	1.92	1.92	1.14	1.76	1.92	1.92

# 8. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(1) クレジットコストの状況 / 年間比較 (Credit Cost / YOY%)

(百万円 / 千円)

年/決算月 (Fiscal Year)		05/6	05/9	05/12	06/3	06/6	2007/3(E)
		(3M)	(6M)	(9M)	(12M)	(3M)	(12M)
		10/UL%	20/UL%	30/UL%	10/UL%	10/UL%	10/UL%
営業債権合計	(L) Total Receivable Outstanding	1,526,359	1,547,297	1,555,950	1,577,246	1,536,208	1,505,858
期末営業貸付金	Loans outstanding	1,478,728	1,492,898	1,497,384	1,512,717	1,471,657	1,421,281
無担保	Unsecured	1,101,762	1,115,158	1,118,973	1,133,083	1,110,299	1,080,223
有担保	Home equity	342,919	342,265	341,531	341,152	324,647	303,072
事業者	Small business	34,046	35,474	36,879	38,480	36,710	37,984
保証準備	Guarantee	47,588	52,668	56,622	62,313	61,948	80,856
その他	Other	-	1,730	1,943	2,216	2,603	3,721
貸倒引当金	Allowance for bad debt (Beginning)	81,928	81,928	81,928	81,928	85,659	85,659
貸倒発生額合計	Total Write-offs	22,165	45,264	70,712	93,422	24,542	103,464
前年同期比	YOY%	-3.0	0.5	3.3	2.4	10.7	10.7
貸倒発生額	Write-offs	21,761	44,511	69,579	91,890	24,014	101,366
前年同期比	YOY%	-4.0	-0.3	2.7	1.7	10.4	10.3
無担保	Unsecured	19,609	39,542	61,388	80,606	21,339	88,610
有担保	Home equity	1,576	3,895	6,444	8,940	2,068	9,529
事業者	Small business	576	1,073	1,746	2,343	607	3,225
支払準備返却	Guarantee, etc	403	753	1,133	1,532	527	2,097
貸倒引当金繰入	Non-operating Allowance for bad debt ※	1,728	3,436	5,105	6,366	1,828	7,518
(個別引当) ※							
無担保	Unsecured	525	1,197	2,438	2,537	1,181	2,607
有担保	Home equity	1,156	2,154	2,551	3,705	633	4,830
事業者	Small business	46	85	116	124	13	80
前年同期比	YOY%	-7.2	-2.2	2.1	2.7	10.4	11.2
無担保	Unsecured	20,134	40,739	63,827	83,143	22,520	91,218
有担保	Home equity	2,733	6,050	8,995	12,645	2,701	14,360
事業者	Small business	622	1,158	1,863	2,467	621	3,306
保証準備等	Guarantee, etc	403	753	1,133	1,532	527	2,097
貸倒関連費用(営業費用)	Credit Cost	23,574	45,165	71,870	103,520	27,097	108,645
貸倒引当金	Allowance for bad debt (End)	81,609	78,392	79,554	85,659	86,385	81,402

※: 個別貸倒引当金 = 破産更生債権(有担保) + 民事再生債権

Non-operating allowance for bad debt = Non-operating allowance for bad debt (home equity) + Loans with legal bankruptcy (home equity) + Loans with civil rehabilitation law

# 8. アイフル貸倒と不良債権 (Credit Cost & NPL's / AIFUL)

(2)不良債権の状況(金融庁「4分類」)(NPL defined by FSA)

(百万円/ ¥ Million)

	年/決算月(Fiscal Year)		05/6		05/9		05/12		06/3		06/6		2007/3(E)	
	(L)	(%)	(L)	(%)	(L)	(%)	(L)	(%)	(L)	(%)	(L)	(%)	(L)	(%)
期末営業貸付金	Loans outstanding		1,478,728	-	1,492,898	-	1,497,384	-	1,512,717	-	1,471,657	-	1,421,281	-
無担保	Unsecured		1,101,762	-	1,115,158	-	1,118,973	-	1,133,083	-	1,110,299	-	1,080,223	-
有担保	Home equity		342,919	-	342,265	-	341,531	-	341,152	-	324,647	-	303,072	-
専業者	Small business		34,046	-	35,474	-	36,879	-	38,480	-	36,710	-	37,984	-
4分類開示債権合計	NPL total	①	131,639	8.90	132,324	8.86	136,814	9.14	146,236	9.67	172,009	11.69	-	-
破綻先	Category 4		29,316	1.98	30,354	2.03	29,377	1.96	30,309	2.00	30,234	2.05	-	-
延滞債権	Category 3		49,377	3.34	48,921	3.28	54,595	3.65	63,877	4.22	87,853	5.97	-	-
3ヶ月以上延滞債権	Category 2		12,932	0.87	13,370	0.90	16,113	1.08	15,666	1.04	23,055	1.57	-	-
貸出条件緩和債権	Category 1		40,012	2.71	39,678	2.66	36,727	2.45	36,383	2.41	30,866	2.10	-	-
うち無担保ローン	Unsecured Loan	②	74,154	6.73	75,527	6.77	78,454	7.01	84,234	7.43	99,719	8.98	-	-
破綻先	Category 4		4,047	0.37	4,088	0.37	4,108	0.37	4,169	0.37	3,893	0.35	-	-
延滞債権	Category 3		20,775	1.89	21,983	1.97	26,599	2.38	32,548	2.87	49,314	4.44	-	-
3ヶ月以上延滞債権	Category 2		9,707	0.88	10,255	0.92	11,607	1.04	11,899	1.05	16,314	1.47	-	-
貸出条件緩和債権	Category 1		39,623	3.60	39,200	3.52	36,139	3.23	35,617	3.14	30,196	2.72	-	-
期末貸倒引当金	Allowance for NPL	③	101,433	6.86	98,875	6.62	100,003	6.68	106,998	7.07	107,241	7.29	110,266	7.77
無税	Untaxable		100,097	6.77	97,467	6.53	98,539	6.58	105,530	6.98	105,869	7.19	107,623	7.57
有税	Taxable		1,335	0.09	1,407	0.10	1,463	0.10	1,467	0.10	1,371	0.09	2,643	0.19
流動	Current assets	④	81,609	5.52	78,392	5.25	79,554	5.31	85,659	5.66	86,385	5.87	81,402	5.77
固定	Fixed assets		19,823	1.34	20,483	1.37	20,448	1.37	21,339	1.41	20,856	1.42	28,863	2.03
NPLカバー率(ALL)	③/① Coverage ratio (All)	③/①	77.1	-	74.7	-	73.1	-	73.2	-	62.3	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured)	④/②	110.1	-	103.8	-	101.4	-	101.7	-	86.6	-	-	-

破綻先

未収利息不計上貸付金のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金

Claims in bankruptcy (category 4)

Loans to borrowers declared bankruptcy, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

延滞債権

その他の未収利息不計上の、5ヶ月以上11ヶ月未満延滞債権(回収専門の管理センターが管理)

但し、債務者の経営再建または支払を目的として利息の支払いを猶予したものを除く

Loans in arrears (category 2)

NPL's exclusive of accrued interest. That are past due for over 5 months or more and held by collection department. This category excludes loans on which interest is being waived in support of business restructuring.

3ヶ月以上延滞債権

営業店債権の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

Loans in arrears longer than 3 months (category 2)

NPL's past due for 3 months or more that do not fall into the above two categories.

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することを目的に、金利の減免等債務者に

有利となる取決めを行なった貸付金

Loans with adjusted terms (category 1)

NPL's, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

# 8. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

## (3) 無担保ローン延滞遷移率(ストック) (Details of Unsecured Loans)

年/決算月 (Fiscal Year)		05/6		05/9		05/12		06/3		06/6	
		(3M)		(6M)		(9M)		(12M)		(3M)	
移管発生率 ※1	Transfer(5M+Arreage)Ratio ※1	0.553		0.568		0.604		0.659		0.883	
増減率	Transfer(5M+Arreage)	-0.035		-0.043		0.005		0.093		0.093	
増減率(%)		-4.2		-5.1		3.3		19.6		19.6	
増減率(%)		17.993		36.984		59.224		43.392		28.642	
増減率(%)		-4.2		-5.1		3.3		19.6		19.6	

※1: 移管発生比率 = 移管発生金額 / 営業店残高 Transfer Ratio = Transfer(5M+Arreage) / Unsecured Loans Outstanding (Branch's)

注) 斜体数字は増減率 Notes: Italic Font = Increase or Decrease

## (4) 貸倒償却要因別状況/残高(無担保ローン) (Reason for Write-off, Unsecured)

年/決算月 (Fiscal Year)		05/6		05/9		05/12		06/3		06/6	
		(3M)		(6M)		(9M)		(12M)		(3M)	
償却理由(合計)	Reason for Write-off (Total)	19,609		39,553		61,388		80,606		21,339	
破産	Bankruptcy	-5.4		-2.2		0.6		-0.7		8.8	
増減率/占有率	YOY/Share	6,250		13,281		19,673		25,681		5,566	
増減率/占有率	YOY/Share	-15.0		-13.4		-11.6		-11.3		-10.9	
償却放棄 ※3	Waiver of principal due to a settlement with lawyer ※3	4,475		10,148		18,575		24,532		6,048	
増減率/占有率	YOY/Share	-2.8		-20.0		30.8		20.4		35.2	
連絡不能等	Loss of contact, etc.	3,809		6,917		9,431		12,109		2,807	
増減率/占有率	YOY/Share	-19.4		-18.6		-23.6		-20.5		-26.3	
介入後未決	Unsettled intervention	2,377		4,263		5,847		7,415		2,681	
増減率/占有率	YOY/Share	26.4		25.5		22.8		14.5		12.8	
不実行	No intention to repay	2,696		4,941		7,861		10,868		4,235	
増減率/占有率	YOY/Share	11.3		3.8		5.1		7.0		57.1	

※2: 償却単価 = 償却金額 / 償却件数 (単位: 千円) Write-offs per account = Write-offs / Accounts of Write-offs (¥Thousand)

※3: 償却放棄1口座あたり単価 05/6 357千円, 05/9 379千円, 05/12 427千円, 06/3 399千円, 06/6 435千円。Waiver of principal due to a settlement (per account) 05/6 357, 05/9 379, 05/12 427, 06/3 399, 06/6 435 (¥Thousand)

### 9. ライフ営業指標 (Review of Operation / LIFE)

営業債権ベース(Managed Asset Basis)

(1) 營業実績 (Operating Results)

年次算月(Fiscal Year)		05/6		06/3		06/6		2007/3 (E)		06/6		06/6	
		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		(2)		(1)-(2)	
		(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(2)	(1)-(2)		
売上高	新販売金	Balance	771,989	6.5	779,560	3.7	779,811	1.0	807,663	3.6	601,683	1.2	178,128
	総合料授	Installment Receivable	301,173	9.7	293,333	2.6	293,554	-2.5	293,687	0.1	215,193	-3.9	78,361
	商品取扱	Credit Card Shopping	93,368	13.8	101,134	27.0	113,752	21.8	118,096	16.8	86,896	19.2	26,856
	特定	Installment Sales Finance Service	207,802	7.9	192,198	-6.8	179,801	-13.5	175,590	-8.6	128,296	-15.1	51,505
	一般	Goods	135,304	17.5	121,370	-10.0	112,637	-16.8	103,706	-14.6	-	-	-
	代位弁済	Collateral	63,711	-4.9	62,512	0.4	58,950	-7.5	64,038	2.5	-	-	-
	営業貸付金	Loans (Cash Advance)	8,786	-4.9	8,315	-8.8	8,212	-6.5	7,826	-5.9	8,212	-6.5	-
	カードキャッシング	with Credit Card	374,275	8.2	394,776	7.4	396,472	5.9	426,162	8.0	296,704	8.3	99,768
	キャッシングプラザ	with Loan Card (Life Play Card)	211,843	3.4	220,803	5.5	223,892	5.7	242,360	9.8	169,185	18.9	54,707
	その他	Other	161,921	15.2	173,257	9.9	171,745	6.1	182,427	5.3	126,895	-3.5	45,060
支払承諾見返	Guarantee	510	-23.4	715	35.4	834	63.5	1,404	96.4	834	63.5	-	
	パートナー	Partner Loan (Automobile)	96,541	-7.3	91,450	-6.9	89,785	-7.0	87,783	-4.0	89,785	-7.0	-
	銀行保証	Bank Loan	1,057	-47.7	814	-31.8	750	-29.0	574	-29.5	750	-29.0	-
	住宅	Home Loan	64,439	-4.2	62,456	-4.4	61,699	-4.3	62,166	-0.5	61,699	-4.3	-
			31,044	-10.9	28,178	-11.2	27,334	-12.0	25,042	-11.1	27,334	-12.0	-

注) 斜体数值は増減数  
Notes: Italic Font = Increase or Decrease

(2)チャネル展開(Marketing Channel)

		年/決算月 (Fiscal Year)							
		05/6		06/3		06/6		2007/3 (E)	
		増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)	
事業店舗数	(店)	281	5	288	8	288	7	292	4
営業店舗	Branches								
ライフカード店	Life card (new concept branches)	69	0	69	0	69	0	69	0
キャッシュプラザ	Cash Plaza	7	6	9	2	9	2	29	20
		205	-1	210	6	210	5	194	-16
有入	Staffed	114	-4	110	-4	110	-4	94	-16
無人	Unstaffed	91	3	100	10	100	9	100	0
加盟店数	(社)	96,001	4,045	98,383	3,102	98,771	2,776	101,586	3,203
正社員数(a)	N. of Employees (regularly payroll) (a)	1,901	34	1,862	76	1,989	88	1,894	32
非正社員数(b)	N. of Employees (temp.) (b)	1,782	103	1,846	107	1,835	53	1,885	39
合計(a)+(b)	Total (a)+(b)	3,683	137	3,708	183	3,824	141	3,779	71
正社員比率(a)/(a+b)	Ratio of N. of Employees (a)/(a+b)	48.4	1.0	49.8	0.5	48.0	0.4	49.9	0.1

(注) 斜体数值は増減数      Notes: Italic Font = Increase or Decrease

注: ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランシーストから落ちている営業債権をも含めた、「社内管理用の参考数値」です。

Note : The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts too also included the operating assets excepted from balance sheet by securitization.



# 10. ライフ損益の内訳 (Revenue and Expenses / LIFE)

営業資産ベース (Managed Asset Basis)

(百万円/¥ Million)

年/決算月 (Fiscal Year)	05/6			06/3			06/6			2007/3 (E)		
	営業収益	営業収益比 (%)	増減率 (yoy%)	営業収益	営業収益比 (%)	増減率 (yoy%)	営業収益	営業収益比 (%)	増減率 (yoy%)	営業収益	営業収益比 (%)	増減率 (yoy%)
営業収益												
割賦売掛金収益	32,826	100.0	8.1	133,936	100.0	8.1	34,033	100.0	3.7	140,901	100.0	5.2
Installment Receivable	7,178	21.9	9.8	29,493	22.0	9.8	7,298	21.4	1.7	28,827	20.5	-2.3
Credit Card Shopping	2,514	7.7	23.8	11,533	8.6	23.8	3,302	9.7	31.3	13,683	9.7	18.6
Installment Sales Finance	4,655	14.2	2.5	17,933	13.4	2.5	3,992	11.7	-14.2	15,126	10.7	-15.7
Other	8	0.0	-50.9	27	0.0	-50.9	3	0.0	-62.5	16	0.0	-40.7
営業買付収益	22,186	67.6	7.5	91,305	68.2	7.5	23,553	69.2	6.2	98,549	69.9	7.9
Loans (Cash Advance)	12,323	37.5	4.0	50,508	37.7	4.0	13,021	38.3	5.7	54,312	38.5	7.5
with Credit Card	9,853	30.0	12.2	40,753	30.4	12.2	10,507	30.9	6.6	44,109	31.3	8.2
with Loan Card (Life Play Card)	8	0.0	-10.4	43	0.0	-10.4	24	0.1	200.0	128	0.1	197.7
Other	1,060	3.2	4.9	4,241	3.2	4.9	1,051	3.1	-0.8	4,314	3.1	1.7
保証金	15	0.0	4.0	52	0.0	4.0	19	0.1	26.7	51	0.0	-1.9
Other Financial Revenue	2,386	7.3	10.6	8,842	6.6	10.6	2,111	6.2	-11.5	9,158	6.5	3.6
Other Operating Revenue	898	2.7	11.2	3,531	2.6	11.2	527	1.5	-41.3	3,682	2.6	4.3
Bad Debt Recovery	1,488	4.5	10.2	5,310	4.0	10.2	1,583	4.7	6.4	5,476	3.9	3.1
Other	27,694	84.4	1.5	109,041	81.4	1.5	29,498	86.7	6.5	113,390	80.5	4.0
営業費用												
金融費用	2,181	6.6	-2.1	8,621	6.4	-2.1	2,336	6.9	7.1	11,760	8.3	36.4
Financial Expenses	10,513	32.0	-1.8	39,070	29.2	-1.8	11,535	33.9	9.7	34,394	24.4	-12.0
Credit Cost	14,999	45.7	4.3	61,349	45.8	4.3	15,626	45.9	4.2	67,235	47.7	9.6
Other Operating Expenses (SG&A)	2,045	6.2	18.6	6,478	4.8	18.6	1,995	5.6	-7.3	6,510	4.6	0.5
Advertising Expenses	4,152	12.6	8.1	16,495	12.3	8.1	4,160	12.2	0.2	17,178	12.2	4.1
Salaries	8,801	26.8	0.7	38,375	28.7	0.7	9,569	28.1	8.7	43,547	30.9	13.5
Other	4,200	12.8	1.2	17,826	13.3	1.2	4,407	12.9	4.9	21,367	15.2	19.9
Sales Cost	1,998	6.1	-13.2	9,285	6.9	-13.2	2,135	6.3	6.9	9,565	6.8	3.0
System Cost	949	2.9	7.1	3,749	2.8	7.1	990	2.9	4.3	4,481	3.2	19.5
Rent Cost	1,652	5.0	19.7	7,513	5.6	19.7	2,035	6.0	23.2	8,132	5.8	8.2
Admin Cost	5,131	15.6	51.1	24,895	18.6	51.1	4,534	13.3	-11.6	27,511	19.5	-10.5
Operating Income	20	0.1	66.0	156	0.1	66.0	22	0.1	10.0	7	0.0	-95.5
Non-operating Income	5	0.0	-64.0	18	0.0	-64.0	12	0.0	140.0	19	0.0	5.6
Non-operating Expenses	5,146	15.7	18.7	25,032	18.7	18.7	4,544	13.4	-11.7	27,500	19.5	9.9
Ordinary Income	138	0.4	0.1	159	0.1	-26.7	362	1.1	162.3	0	0.0	-100.0
Extraordinary Income	13	0.0	41.4	1,251	0.9	41.4	0	0.0	-95.6	70	0.0	-94.4
Extraordinary Losses	5,271	16.1	51.0	23,940	17.9	51.0	4,906	14.4	-6.9	27,430	19.5	14.6
Income before Income Taxes(a)	55	0.2	-23.6	172	0.1	-23.6	43	0.1	-21.8	9,376	6.7	5,351.5
法人税・住民税及び事業税(b)	2,154	6.6	7.3	9,739	7.3	-	2,235	6.6	3.8	2,000	1.4	-
Income Taxes(c)	3,061	9.3	31.4	14,028	10.5	31.4	2,627	7.7	-14.2	16,053	11.4	14.4
Effect of a Tax Consequences(c)	41.9	-	-	41.4	-	-	46.4	-	-	41.5	-	-
Net Income												
Real Tax Rate (b+c)/a												

注: ライフのデータのうち、「営業資産ベース」と記されている数値につきましては、損益流動化により金計上はバランズシートから落ちている営業資産を含まれた、「社内管理用の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

# 10. ライフ損益の内訳 (Revenue and Expenses / LIFE)

会計ベース (On-Balance)

(百万円 / ¥ Million)

	年/決算月 (Fiscal Year)				05/6				06/6				2007/3 (E)			
					営業収益比 (%)	営業収益 (%)	増減率 (yoy%)	営業収益比 (%)	営業収益 (%)	増減率 (yoy%)	営業収益比 (%)	営業収益 (%)	営業収益比 (%)	営業収益 (%)	増減率 (yoy%)	増減率 (yoy%)
営業収益	Operating Revenue				32,385	100.0		132,251	100.0	8.4	33,435	100.0	137,931	100.0	4.3	
割賦売掛金収益	Installment Receivable				6,903	21.3		28,914	21.9	10.1	7,213	21.6	28,117	20.4	-2.8	
総合卸売	Credit Card Shopping				2,338	7.2		11,275	8.5	24.0	3,256	9.7	13,443	9.7	19.2	
個品卸売	Installment Sales Finance				4,556	14.1		17,611	13.3	2.9	3,953	11.8	14,657	10.6	-16.8	
その他	Other				8	0.0		27	0.0	-50.9	3	0.0	16	0.0	-40.7	
営業貸付収益	Loans (Cash Advance)				22,020	68.0		90,200	68.2	7.9	23,040	68.9	96,289	69.8	6.8	
カードキャッシング	with Credit Card				12,251	37.8		49,725	37.6	4.0	12,841	38.4	53,146	38.5	6.9	
キャッシング	with Loan Card (Life Play Card)				9,759	30.1		40,431	30.6	13.1	10,174	30.4	43,015	31.2	6.4	
その他融資	Other				8	0.0		43	0.0	-10.4	24	0.1	128	0.1	197.7	
支払保証戻金	Guarantee				1,060	3.3		4,241	3.2	4.9	1,051	3.1	4,314	3.1	1.7	
その他の金融収益	Other Financial Revenue				15	0.0		52	0.0	4.0	19	0.1	51	0.0	-1.9	
その他の営業収益	Other Operating Revenue				2,386	7.4		8,842	6.7	10.6	2,111	6.3	9,158	6.6	3.6	
償却資産回収収益	Bad Debt Recovery				898	2.8		3,531	2.7	11.2	527	1.6	3,682	2.7	4.3	
その他の業務収入	Other				1,488	4.6		5,310	4.0	10.2	1,583	4.7	5,476	4.0	3.1	
営業費用	Operating Expenses				27,254	84.2		107,356	81.2	1.8	28,900	86.4	110,420	80.1	2.9	
金融費用	Financial Expenses				1,741	5.4		6,936	5.2	0.6	1,738	5.2	8,789	6.4	26.7	
貸倒関連費用	Credit Cost				10,513	32.5		39,070	29.5	-1.8	11,535	34.5	34,394	24.9	-12.0	
その他の営業費用	Other Operating Expenses (SG&A)				14,999	46.3		61,349	46.4	4.3	15,626	46.7	67,235	48.7	9.6	
広告宣伝費	Advertising Expenses				2,045	6.3		6,478	4.9	18.6	1,895	5.7	6,510	4.7	0.5	
人件費	Salaries				4,152	12.8		16,495	12.5	8.1	4,160	12.4	17,178	12.5	4.1	
その他	Other				8,801	27.2		38,375	29.0	0.7	9,569	28.6	43,547	31.6	13.5	
販売費	Sales Cost				4,200	13.0		17,826	13.5	1.2	4,407	13.2	21,367	15.5	19.9	
システム費	System Cost				1,998	6.2		9,285	7.0	-13.2	2,135	6.4	9,565	6.9	3.0	
施設費	Rent Cost				949	2.9		3,749	2.8	7.1	990	3.0	4,481	3.2	19.5	
管理費	Admin Cost				1,652	5.1		7,513	5.7	19.7	2,035	6.1	8,132	5.9	8.2	
営業利益	Operating Income				5,131	15.8		24,895	18.8	51.1	4,534	13.6	27,511	19.9	10.5	
営業外利益	Non-operating Income				20	0.1		156	0.1	66.0	22	0.1	7	0.0	-95.5	
営業外費用	Non-operating Expenses				5	0.0		18	0.0	-64.0	12	0.0	19	0.0	5.6	
経常利益	Ordinary Income				5,146	15.9		25,032	18.9	51.5	4,544	13.6	27,500	19.9	9.9	
特別損失	Extraordinary Losses				138	0.4		159	0.1	-26.7	362	1.1	0	0.0	-100.0	
特別損失	Extraordinary Losses				13	0.0		1,251	0.9	41.4	0	0.0	70	0.1	-94.4	
税引前利益(a)	Income before Income Taxes(a)				5,271	16.3		23,940	18.1	51.0	4,906	14.7	27,430	19.9	14.6	
法人税・住民税及び事業税(b)	Income Taxes(b)				55	0.2		172	0.1	-23.6	43	0.1	9,376	6.8	5,351.5	
法人税等調整額(c)	Effect of a Tax Consequences(c)				2,154	6.7		9,739	7.4	-	2,235	6.7	2,000	1.5	-	
当期純利益	Net Income				3,061	9.5		14,028	10.6	31.4	2,627	7.9	16,053	11.6	14.4	
実質税率(b+c)/a	Real Tax Rate (b+c)/a				41.9	-		41.4	-	-	46.4	-	41.5	-	-	

# 11. ライフ資金調達の状況 (Review of Funding / LIFE)

## 営業債権ベース (Managed Asset Basis)

会計ベース

(On-Balance)

### (1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	借入金	構成比(%)	借入金	構成比(%)	借入金	構成比(%)	借入金	構成比(%)
短期調達	都市銀行等	327,487	59.5	320,524	58.8	324,803	336,119	56.3
	信託銀行	37,008	6.7	34,818	6.4	38,009	-	-
	地方銀行・第二地方銀行	43,968	8.0	56,495	10.4	59,384	-	-
	系統金融機関	45,427	8.3	48,510	8.9	53,122	-	-
	生命保険会社	36,837	6.7	43,375	8.0	47,387	-	-
	Life Insurance	5,222	0.9	2,899	0.5	2,174	-	-
	Non-Life Insurance	2,579	0.5	2,090	0.4	1,777	-	-
	その他	54,796	10.0	57,637	10.6	58,250	-	-
	Other	11,650	2.1	4,700	0.9	4,700	-	-
	Syndicated Loan	90,000	16.4	70,000	12.9	60,000	-	-
CP・社債等	AFUL	222,947	40.5	224,154	41.2	234,535	260,782	43.7
	CP and Bonds	189,447	34.4	189,154	34.7	194,535	-	-
	ABS	23,500	4.3	25,000	4.6	30,000	-	-
	CP	10,000	1.8	10,000	1.8	10,000	-	-
	SB	550,434	100.0	544,678	100.0	559,339	596,901	100.0
合計								

### (2) 長期・短期別調達金額 (Short and Long-term Borrowings)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	短期調達	構成比(%)	短期調達	構成比(%)	短期調達	構成比(%)	短期調達	構成比(%)
短期調達	Short-term Borrowings	83,650	15.2	84,900	15.6	93,430	112,500	18.8
	Borrowings	60,150	10.9	59,900	11.0	63,430	-	-
	CP	23,500	4.3	25,000	4.6	30,000	-	-
長期調達	Long-term Borrowings	466,784	84.8	459,778	84.4	465,909	484,401	81.2
	Fixed Rate	51,541	9.4	57,979	10.6	61,652	-	-
	Floating Rate	215,796	39.2	202,645	37.2	199,721	-	-
	ABS (Fixed Bond)	93,427	17.0	161,782	29.7	151,670	-	-
	SB	10,000	1.8	10,000	1.8	10,000	-	-
	流動化	83,427	15.2	151,782	27.9	141,670	-	-
	ABS	106,019	19.3	37,372	6.9	52,865	-	-
	ABS (Floating Bond)	106,019	19.3	37,372	6.9	52,865	-	-
	流動化	76,019	13.8	37,372	6.9	32,865	-	-
	With Cap	550,434	100.0	544,678	100.0	559,339	596,901	100.0
合計								

### (3) 調達金利 (Funding Rate)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	調達金利	構成比(%)	調達金利	構成比(%)	調達金利	構成比(%)	調達金利	構成比(%)
調達金利	Funding Rate	1.30	1.40	1.44	1.44	1.92	1.92	1.92
	Indirect	1.67	1.78	1.86	1.86	2.31	2.31	2.31
	Direct	0.76	0.87	0.85	0.85	1.41	1.41	1.41
合計								

※調達金利=平均表面金利 ※Funding Rate= Interest Rate/Average Borrowing

#### (参考)

年/決算月 (Fiscal Year)	05/6		06/3		06/6		2007/3(E)	
	長期プライムレート	構成比(%)	長期プライムレート	構成比(%)	長期プライムレート	構成比(%)	長期プライムレート	構成比(%)
長期プライムレート	Long term prime rate	1.45	2.10	2.45	2.45	2.70	2.70	2.70

注: ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランシートから落ちている営業債権をも含めた、「社内管理上の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

## 12. ライフ貸倒&不良債権 (Credit Cost & NPL's / LIFE)

### (1) 営業債権ベース／年間比較 (Write-off / Balance / YOY%)

(百万円 / ¥ Million)

年/決算月 (Fiscal Year)		05/6			06/3			06/6			2007/3(E)		
		償却金額 (Write offs)	償却率(%) (Write offs ratio)	債権残高 (Balance)	償却金額 (Write offs)	償却率(%) (Write offs ratio)	債権残高 (Balance)	償却金額 (Write offs)	償却率(%) (Write offs ratio)	債権残高 (Balance)	償却金額 (Write offs)	償却率(%) (Write offs ratio)	債権残高 (Balance)
合計	増減率 yoy%	9,845 -1.2	1.28	771,989	37,266 1.7	4.78	779,560	10,497 6.6	1.35	779,811	37,133 -0.4	1.35	807,663
カード	増減率 yoy%	4,111 -0.4	1.35	305,211	14,615 -4.2	4.54	321,938	4,390 6.8	1.30	337,644	14,820 1.4	1.30	360,456
総合繰返		552	0.59	93,368	1,978	1.96	101,134	583	0.51	113,752	2,093	0.51	118,096
キャッシング		3,559	1.68	211,843	12,636	5.72	220,803	3,806	1.70	223,892	12,726	1.70	242,360
個品繰返	増減率 yoy%	1,535 4.3	0.77	199,015	5,363 7.4	2.92	183,883	1,492 -2.8	0.87	171,588	6,549 22.1	0.87	167,764
ライフキャッシング		3,311	2.04	161,921	12,182	7.03	173,257	3,763 13.7	2.19	171,745	12,584 3.3	2.19	182,427
支払承諾見返	増減率 yoy%	531 -15.7	0.77	69,400	1,900 -3.4	2.83	67,092	462 -13.0	0.70	66,300	1,795 -5.5	0.70	66,583
住宅	増減率 yoy%	113 -84.7	0.31	36,103	675 -46.7	2.06	32,762	196 73.5	0.62	31,786	519 -23.1	0.62	29,072
その他	増減率 yoy%	242 3,160.7	-	336	2,528 46.3	-	626	192 -20.7	-	746	863 -65.9	-	1,359
カード事故		90	-	-	368	-	-	73	-	-	400	-	-
加盟店未精算金		147	-	-	2,148	-	-	117	-	-	455	-	-
その他		3	-	-	11	-	-	1	-	-	8	-	-

### (2) 買上金額ベース／年間比較 (Write-off / Transaction Volume / YOY%)

(百万円 / ¥ Million)

年/決算月 (Fiscal Year)		05/6			06/3			06/6			2007/3(E)		
		償却金額 (Write offs)	償却率(%) (Write offs ratio)	買上額 (Volume)	償却金額 (Write offs)	償却率(%) (Write offs ratio)	買上額 (Volume)	償却金額 (Write offs)	償却率(%) (Write offs ratio)	買上額 (Volume)	償却金額 (Write offs)	償却率(%) (Write offs ratio)	買上額 (Volume)
総合繰返		552	0.53	104,847	1,978	0.42	470,896	583	0.46	127,846	2,093	0.46	579,684

注: ライフのデータのうち、「営業債権ベース」と記されている数値については、債権流動化により会計上はバランシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

### 13. ライフ利回り (Average Yield / LIFE)

(5) 営業債権ベース (Managed Asset Basis)

	年/決算月 (Fiscal Year)			
	05/6	06/3	06/6	2007/3 (E)
合計				
総額売却金収益	17.2	17.3	17.4	17.8
貸付収益	9.8	9.8	9.7	10.1
貸付収益	11.9	12.0	11.6	12.7
総額売却金収益	9.4	9.2	9.1	8.9
営業貸付収益	24.0	24.0	23.9	23.9
カードキャッシング	23.4	23.4	23.4	23.5
キャッシング	24.8	24.7	24.6	24.5
支払承諾見込	4.3	4.5	4.6	4.8

### 14. ライフ銀行保証事業 (Bank Loan Guarantee/LIFE)

(1) ライフ (LIFE)

	年/決算月 (Fiscal Year)			
	05/6	06/3	06/6	2007/3 (E)
保証残高	64,439	62,456	61,699	62,166
(百万円) Loans	(¥ Million)	(¥ Million)	(¥ Million)	(¥ Million)
保証残高	24,564	26,765	27,073	30,987
(百万円) High Yield Product	(¥ Million)	(¥ Million)	(¥ Million)	(¥ Million)
提携先機関	103	114	115	124
(行) Tie-up Banks	(Number)	(Number)	(Number)	(Number)
保証残高	39,874	35,691	34,626	31,179
(百万円) Low Yield Product	(¥ Million)	(¥ Million)	(¥ Million)	(¥ Million)
提携先機関	31	28	28	25
(行) Tie-up Banks	(Number)	(Number)	(Number)	(Number)

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

15. 事業者ローン2社の営業指標 (Review of Operation / Small Business Loan Subsidiaries)  
営業債権ベース (Managed Asset Basis)

(1) ビジネスクスト (Business / JV with Sumitomo Trust & Banking started April 2001)

	年/決算月 (Fiscal Year)		05/6		06/3		06/6		2007/3 (E)	
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業貸付金残高	(百万円)	Loans Outstanding	(¥ Million)	52,521	64.1	73,110	53.5	76,643	45.9	97,848
口座数	(千件)	Customer Accounts	(Thousand)	34	38.7	42	28.9	43	24.5	48
一口座当たり残高	(千円)	Per Account	(¥ Thousand)	1,512	18.3	1,732	19.1	1,772	17.2	1,998
新規顧客件数	(千件)	New Accounts	(Thousand)	3	9.4	15	10.1	2	-23.7	14
営業店舗数	(店)	Loan Business Branches		7	5	7	3	9	2	16
有人店舗		Staffed		7	5	7	3	9	2	16
無人店舗		Unstaffed		-	-	-	-	-	-	-
社員数	(人)	Number of Employees		80	26	82	17	91	11	126
										44

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) シティズ (City's / Acquisition : Oct 2002)

	年/決算月 (Fiscal Year)		05/6		06/3		06/6		2007/3 (E)	
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業貸付金残高	(百万円)	Loans Outstanding	(¥ Million)	51,613	58.5	67,857	48.6	68,154	32.0	70,778
口座数	(千件)	Customer Accounts	(Thousand)	23	48.0	31	50.0	32	38.2	35
一口座当たり残高	(千円)	Per Account	(¥ Thousand)	2,185	7.1	2,143	-0.9	2,088	-4.4	1,994
新規顧客件数	(千件)	New Accounts	(Thousand)	3	132.3	15	66.6	2	-33.0	12
営業店舗数	(店)	Loan Business Branches		57	15	63	13	63	6	63
有人店舗		Staffed		57	15	63	13	63	6	63
無人店舗		Unstaffed		-	-	-	-	-	-	-
社員数	(人)	Number of Employees		810	257	818	56	817	7	783
										-35

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

# 16. 消費者金融グループ会社の営業指標 (Review of Operation / Consumer Finance Subsidiaries)

営業指標ベース (Managed Asset Basis)

(1) トライト (Tryto / Merged : April 2004)

年/決算月 (Fiscal Year)		05/6		06/3		06/6		2007/3(E)	
		増減率(yoY%)		増減率(yoY%)		増減率(yoY%)		増減率(yoY%)	
営業貸付金残高	(百万円)	59,993		66,544		65,070		65,184	
口座数	(千件)	167		177		174		170	
一口座当たり残高	(千円)	357		374		373		382	
新規顧客件数	(千件)	10		44		7		27	
営業店舗数	(店)	101		110		110		110	
有人店舗		49		50		49		49	
無人店舗		52		60		61		61	
社員数	(人)	288		295		301		307	

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

## (2) ワイド (Wide / Acquisition : June 2004)

年/決算月 (Fiscal Year)		05/6		06/3		06/6		2007/3(E)	
		増減率(yoY%)		増減率(yoY%)		増減率(yoY%)		増減率(yoY%)	
営業貸付金残高	(百万円)	97,909		99,890		96,817		85,757	
口座数	(千件)	213		226		222		206	
一口座当たり残高	(千円)	459		440		435		415	
新規顧客件数	(千件)	18		66		9		32	
営業店舗数	(店)	293		295		295		295	
有人店舗		33		34		34		34	
無人店舗		260		261		261		261	
社員数	(人)	383		355		343		390	

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

17. グループ経営一覽表 (Group Management)

(百万円/ ¥ Million)

		05/6		06/3		06/6		2007/3(E)	
		増減率 yoy%	構成比 %	増減率 yoy%	構成比 %	増減率 yoy%	構成比 %	増減率 yoy%	構成比 %
営業債権残高合計		2,569,561	100.0	2,681,746	100.0	2,640,239	100.0	2,652,836	100.0
アイフル	Total Receivable Outstanding	1,526,359	59.4	1,577,246	58.8	1,536,208	58.2	1,505,858	56.8
ライフ	Aiful	771,989	30.0	779,560	29.1	779,811	29.5	807,663	30.4
ビジネス	Life	52,521	2.0	73,110	2.7	76,643	2.9	97,848	3.7
シティズ	Businext	51,613	2.0	67,857	2.5	68,154	2.6	70,778	2.7
ワイド	City's	97,909	3.8	99,890	3.7	96,817	3.7	85,757	3.2
トライ	Wide	60,029	2.3	66,559	2.5	65,079	2.5	65,187	2.5
営業収益	Tryto	134,675	100.0	549,547	100.0	135,697	100.0	537,925	100.0
アイフル	Total Operating Revenue	85,741	63.7	343,515	62.5	82,745	61.0	322,368	59.9
ライフ	Aiful	32,385	24.0	132,251	24.1	33,435	24.6	137,931	25.6
ビジネス	Life	1,807	1.3	8,635	1.6	2,681	2.0	12,114	2.3
シティズ	Businext	3,028	2.2	13,998	2.5	3,846	2.8	14,864	2.8
ワイド	City's	6,205	4.6	25,276	4.6	6,200	4.6	23,971	4.5
トライ	Wide	3,909	2.9	16,238	3.0	4,181	3.1	16,634	3.1
経常利益	Tryto	36,018	100.0	126,964	100.0	25,938	100.0	96,000	100.0
アイフル	Total Ordinary Income	29,194	81.1	94,632	74.5	21,410	82.5	65,000	67.7
ライフ	Aiful	5,146	14.3	25,032	19.7	4,544	17.5	27,500	28.6
ビジネス	Life	339	0.9	1,533	1.2	662	2.6	2,161	2.3
シティズ	Businext	126	0.3	127	0.1	199	0.8	226	0.2
ワイド	City's	681	1.9	4,241	3.3	259	1.0	3,538	3.7
トライ	Wide	864	2.4	3,594	2.8	-267	-1.0	1,923	2.0
当期純利益	Tryto	20,205	100.0	65,827	100.0	14,612	100.0	52,540	100.0
アイフル	Total Net Income	17,145	84.9	50,381	76.5	12,689	86.8	38,085	72.5
ライフ	Aiful	3,061	15.1	14,028	21.3	2,627	18.0	16,053	30.6
ビジネス	Life	337	1.7	2,425	3.7	441	3.0	1,226	2.3
シティズ	Businext	46	0.2	36	0.1	112	0.8	121	0.2
ワイド	City's	175	0.9	1,935	2.9	78	0.5	1,967	3.7
トライ	Wide	497	2.5	1,828	2.8	-158	-1.1	1,002	1.9
	Tryto								



# 18. 消費者金融業界動向 (Overview of Consumer Credit Industry)

(1) 自己破産申請件数の推移 (Trend of Personal Bankruptcy in Japan)

○1996年～2006年5月推移 (Number of Petitions 1996-May 2006)

暦年	1996年	1997年	1998年	1999年	2000年	2001年	2002年	2003年	2004年	2005年	2006年 (5M)					
											1月	2月	3月	4月	5月	
件数	56,494	71,299	103,803	122,741	139,281	160,419	214,633	242,377	211,402	184,294	68,436	10,479	14,359	16,001	14,302	13,295
YoY	30.1%	26.2%	45.6%	18.2%	13.5%	15.2%	33.8%	12.9%	-12.8%	-12.8%	-7.5%	-3.5%	-0.4%	-11.1%	-13.4%	-5.9%

## (2) 形態別信用供与残高 (Consumer Credit Balance)

(億円/¥ 100Million)

	消費者信用全体 Consumer Credit Total										消費者金融 Consumer Finance										銀行等金融機関 Banks & Other Financial Institutions				消費者金融会社 Consumer Finance Companies				信販・カード会社等 Credit Sales & Credit Card Companies etc.			
1995年	748,005	-0.1	177,166	4.1	24,887	5.4	152,279	3.9	570,839	-1.4	198,822	-3.7	372,017	-0.1	272,482	-4.0	52,082	15.8	47,453	8.6												
1996年	752,407	0.6	182,892	3.2	27,875	12.0	155,017	1.8	569,515	-0.2	195,480	-1.7	374,035	0.5	262,502	-3.7	59,634	14.5	51,899	9.4												
1997年	743,335	-1.2	182,621	-0.1	-28,927	-3.8	153,694	-0.9	560,714	-1.5	187,847	-3.9	372,867	-0.3	251,897	-4.0	65,179	9.3	55,791	7.5												
1998年	709,823	-4.5	171,535	-6.1	29,852	3.2	141,683	-7.8	538,288	-4.0	182,329	-2.9	355,959	-4.5	231,478	-8.1	71,371	9.5	53,110	-4.8												
1999年	668,243	-5.9	163,518	-4.7	31,018	3.9	132,500	-6.5	504,725	-6.2	153,514	-15.8	351,211	-1.3	217,957	-5.8	78,586	10.1	54,668	2.9												
2000年	652,247	-2.4	159,639	-2.4	32,735	5.5	126,907	-4.2	492,608	-2.4	135,998	-11.4	356,620	1.5	210,091	-3.6	88,489	12.6	58,040	6.2												
2001年	635,927	-2.5	153,683	-3.7	33,649	2.8	120,034	-5.4	482,244	-2.1	123,727	-9.0	358,517	0.5	199,793	-4.9	96,918	9.5	61,806	6.5												
2002年	607,750	-4.4	148,353	-3.5	35,675	6.0	112,678	-6.1	459,397	-4.7	106,548	-13.9	352,849	-1.6	185,566	-7.1	102,357	5.6	64,926	5.1												
2003年	595,118	-2.1	148,316	0.0	38,672	8.4	109,644	-2.7	446,802	-2.7	100,310	-5.9	346,492	-1.8	178,987	-3.5	101,755	-0.6	65,750	1.3												
2004年	582,415	-2.1	147,711	-0.4	41,210	6.6	106,501	-2.9	434,704	-2.7	89,705	-10.6	344,999	-0.4	176,795	-1.2	101,571	-0.2	66,633	1.3												

Source: Consumer Credit Market Statistics, Japan Consumer Credit Industry Association

## (3) 形態別信用供与額 (Consumer Credit Provided)

(億円/¥ 100Million)

	消費者信用全体 Consumer Credit Total										消費者金融 Consumer Finance										銀行等金融機関 Banks & Other Financial Institutions				消費者金融会社 Consumer Finance Companies				信販・カード会社等 Credit Sales & Credit Card Companies etc.			
1995年	728,595	3.0	300,608	5.5	146,925	7.8	153,683	3.3	427,987	1.3	217,081	-2.8	210,906	5.9	63,037	-4.7	66,103	16.5	81,766	7.3												
1996年	756,177	3.8	322,020	7.1	167,531	14.0	154,489	0.5	434,157	1.4	213,635	-1.6	220,522	4.6	58,544	-7.1	75,886	14.8	86,092	5.3												
1997年	765,205	1.2	330,416	2.6	181,238	8.2	149,178	-3.4	434,789	0.1	204,712	-4.2	230,077	4.3	55,521	-5.2	83,550	10.1	91,006	5.7												
1998年	760,811	-0.6	330,469	0.0	190,131	4.9	140,338	-5.9	430,342	-1.0	198,242	-3.2	232,100	0.9	49,343	-1.1	91,404	9.4	91,353	0.4												
1999年	731,252	-3.9	332,667	0.7	201,511	6.0	131,156	-6.5	398,585	-7.4	169,916	-14.3	228,669	-1.5	39,788	-19.4	94,966	3.9	93,915	2.8												
2000年	735,868	0.6	346,490	4.2	217,920	8.1	128,570	-2.0	389,378	-2.3	153,328	-9.8	236,050	3.2	41,126	3.4	99,811	5.1	95,113	1.3												
2001年	740,963	0.7	355,015	2.5	232,739	6.8	122,276	-4.9	385,948	-0.9	139,232	-9.2	246,716	4.5	39,858	-3.1	106,327	6.5	100,531	5.7												
2002年	728,225	-1.7	363,459	2.4	246,790	6.0	116,669	-4.6	364,766	-5.5	120,080	-13.8	244,656	-0.8	40,448	1.5	101,917	-4.1	102,291	1.8												
2003年	730,147	0.3	379,301	4.4	265,819	7.7	113,482	-2.7	350,846	-3.8	112,682	-6.2	238,164	-2.7	39,461	-2.4	97,507	-4.3	101,196	-1.1												
2004年	741,417	1.5	401,945	6.0	291,611	9.7	110,334	-2.8	339,472	-3.2	101,822	-9.6	237,650	-0.2	33,005	-16.4	102,845	5.5	101,800	0.6												

Source: Consumer Credit Market Statistics, Japan Consumer Credit Industry Association

出所: (社) 日本クレジット産業協会「消費者信用市場統計」

**AIFUL Corporation**  
Press Release



July 18, 2006

### **AIFUL Announces Personnel Change**

KYOTO — AIFUL Corporation has announced the following personnel change, which was approved at its Board of Directors' Meeting held on July 18.

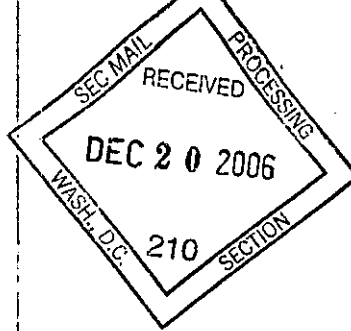
The appointment is effective as of August 1, 2006.

Name	New Position
Yoshiaki Masago	General Manager, Compliance Office

#### **AIFUL Corporation**

Headquarters: 381-1 Takasago-cho, Gojo-Agaru,  
Karasuma-Dori, Shimogyo-ku, Kyoto  
President: Yoshitaka Fukuda  
Stock code: 8515  
Exchanges: TSE 1st Section; OSE 1st Section  
Fiscal year: Ending March 31  
Inquiries: Kenichi Kayama, General Manager,  
Public Relations Department  
Telephone: (03) 4503-6050 (Public Relations)  
(03) 3274-6100 (Investor Relations)

AIFUL Corporation  
Press Release



September 1, 2006

### **AIFUL Announces Progress on Achieving Full Legal Compliance**

KYOTO — AIFUL Corporation once again offers its deepest apologies for the considerable inconvenience and concern caused for its shareholders and other stakeholders, as well as for its customers, as a result of the Company's legal violations and the following penalties imposed in response by the Kinki Finance Bureau.

Based on the Business Operation Improvement Plan submitted to the Bureau, AIFUL is now diligently promoting the creation of internal structures. To prevent any recurrence of legal violations, improvements include a revision of regulations directly related to the legal violations that have occurred. Moreover, the Company is making strenuous efforts to investigate the underlying cause of the legal misconduct, while simultaneously drawing on proposals that are based on the viewpoints of external experts to further strengthen its legal compliance structures and restore public trust.

AIFUL hereby announces the progress made in the areas described above.

#### **1. Response to Cases Related to Administrative Penalties**

To prevent any recurrence of the legal violations seen in the recent administrative penalties, AIFUL has conducted an exhaustive, company-wide review of operations, regulations, and rules directly related to these cases.

##### **(1) Organizational**

###### **● Strengthening of company-wide checking structures**

AIFUL has strengthened the legal compliance checking structures and inspection structures at all of its branches and call centers.

##### **(a) Establishment of a new Business Administration Department**

- Company-wide assessment and management of responses to legal amendments and revisions of internal regulations, as well as penetration of legal compliance strategies
- Checking and training related to legal compliance for departments that carry out debt collection (Counseling Center and Administration Department)

##### **(b) Substantial increase in Inspection Department personnel**

##### **(2) Regulations**

###### **● Change to a new evaluation system**

Since April 2006, AIFUL has changed from its traditional result-oriented evaluation system to one that focuses on legal compliance. AIFUL has created a model that does not link evaluation criteria to the performance of individuals and branches, so that fairer business practices are implemented at the Company's business offices and call centers.

● Tighter regulations and rules related to lending

AIFUL has strengthened the rules surrounding information dissemination to customers, as well as other regulations, making regulations even tighter than in the past. This will help eliminate superfluous information, further ensure appropriate provision of credit, and prevent an array of other problems.

● Stricter regulations for debt collection

AIFUL has previously reviewed regulations for debt collection, and the Company has further strengthened and revised its regulations, including a complete ban on telephone calls to the workplaces of customers.

(3) Employee Training

● Running training sessions for all employees

AIFUL has been running training sessions on the five legal violations involved in the administrative penalties. Additionally, AIFUL has been providing training sessions on the Money-Lending Business Control Law and legal compliance. The aim is to assess the underlying causes of the legal violations, to prevent a recurrence, and to raise awareness of legal compliance.

● Introduction of compliance certification

- (a) External certification: AIFUL now requires the successful completion of the Compliance Officer Certification and the Personal Information Protection Officer Certification from all of its officers as a condition of promotion to management posts.
- (b) In-house certification 1: AIFUL now regards acquisition of the Laws and Regulations Manager Certification as compulsory for all of its officers with the aim of assigning a legal compliance manager to each branch and department.
- (c) In-house certification 2: AIFUL aims to employ staff for all operations involving customer contact after confirming that they have the necessary knowledge and skills, and is targeting ordinary employees with the Business Competence Certification.

(4) Inspection and Monitoring

● Strengthening inspection functions

AIFUL has shortened the regular inspection cycle from 12 months to six months, and has also strengthened company-wide checking functions.

Reference: Number of inspections between April and August

- Number of on-site branch inspections by the Inspection Department: 431
- Number of internal inspections of call center offices by the Inspection Department: 18 (completed for all offices)
- Number of on-site branch inspections by the Loan Business Division: 115

● Strengthening of monitoring for debt collection departments

AIFUL has established a new Business Administration Section II to specialize in the monitoring of debt collection departments. The Company is strengthening monitoring functions by recording and going over all telephone conversations in debt collection departments.

## **2. Investigation of Underlying Causes of Legal Violations and Introduction of Radical Reforms**

In addition to its direct response to preventing the recurrence of legal violations through reviewing and strengthening regulations and rules, AIFUL launched the company-wide Confidence Restoration Project on June 5, 2006. The project aims to establish a corporate culture that harbors a genuine respect for legal compliance. The purpose of the project is to investigate the underlying causes of the occurred legal violations through a methodical examination of AIFUL's organizational climate and culture, which is difficult to grasp from the inside. The Company has begun to formulate proposals for radical reforms, while bringing in "third party perspectives" as much as possible through the support of the external experts listed below.

### **(1) Cooperation received from external experts**

#### **● Conclusion of agreement on legal consulting with Shigeru Nakajima, attorney**

AIFUL has signed an agreement on legal consulting with Nakajima Transactional Law Office (representative attorney: Shigeru Nakajima) from July 2006 to March 31, 2007 (planned). The agreement is designed to implement reforms based on a strictly external perspective, securing objectivity. Mr. Nakajima has an extensive track record in legal compliance and corporate crisis management, and will provide the Company with advice and support aimed at preventing the recurrence of legal violations and establishing its legal compliance structure.

#### **● Conclusion of consulting agreement with external advisor**

To reflect a third party perspective as much as possible in the reforms, AIFUL has engaged a consulting company to participate in the plans as an external advisor. The company not only offers analyses of factors in the occurred legal violations and strategies for response, but also provides examination and advice. This applies to the stance and form of the AIFUL legal compliance structure, as well as to business operations, organization, and communication.

### **(2) Details of Studies and Status of Progress to the Present**

#### **● Implementation of interviews and questionnaires for officers at assistant section chief level and higher, including management**

Third party bodies (the advisory companies above) have interviewed officers and department managers about the underlying causes of the occurred legal violations and the current circumstances and challenges for AIFUL. They have also conducted a questionnaire for all employees in section chief and assistance section chief level positions regarding the underlying causes of the legal misconduct. A report on conclusions and findings is now in progress.

#### **● Administering of in-house questionnaire for all employees from section chief and branch manager level down**

AIFUL conducted questionnaires for all employees at section chief and branch manager level down, between August 9 – 15 and August 17 – 23. The aim was to exhaustively examine the causes of the occurred legal violations.

● Interviews with AIFUL business partners

Interviews on assessing the problems as seen from the outside have been conducted with the financial institutions from which AIFUL procures funding, the Company's business partners and the media, identifying the issues faced by the Company.

● Cross examination of underlying causes of legal violations and current challenges

As a result of the above in-house studies, "the result-first orientation based on the target system (targets)" was identified as the main cause of the occurred legal violations. Factors such as "the personnel system (personnel)," "the lack of compliance training (training)" and "the lack of internal checking functions (inspection)" were also mentioned. AIFUL is currently conducting a cross examination of the underlying causes of the occurred legal violations, and with inclusion of these factors, AIFUL is endeavoring to identify current challenges.

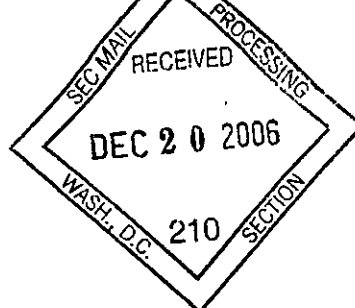
**3. Future Measures**

After identifying the underlying causes of the occurred legal violations, AIFUL is committed to the creation of a corporate shared consciousness surrounding recent problem areas and issues among all of its officers and department managers. Based on this, AIFUL will consider company-wide strategies for response, and put them into action.

Status reports on AIFUL's progress can be found on the Company website.

**AIFUL Corporation**

Headquarters: 381-1 Takasago-cho, Gojo-Agaru,  
Karasuma-Dori, Shimogyo-ku, Kyoto  
President: Yoshitaka Fukuda  
Stock code: 8515  
Exchanges: TSE 1st Section; OSE 1st Section  
Fiscal year: Ending March 31  
Inquiries: Kenichi Kayama, General Manager,  
Public Relations Department  
Telephone: (03) 4503-6050 (Public Relations)  
(03) 3274-6100 (Investor Relations)



September 4, 2006

### **AIFUL Announces Organizational and Personnel Changes**

KYOTO — AIFUL Corporation announce the following organizational and personnel changes today.

#### **1. Organizational Changes: As of October 1, 2006 (See attached Organization Chart)**

##### **(1) Organizational Change to Finance Division**

AIFUL will combine Finance Department I, Finance Department II, and the Capital Markets Department into one department, called the Finance Department, in order to increase efficiency by centralizing operations.

##### **(2) Organizational Change to Loan Business Division**

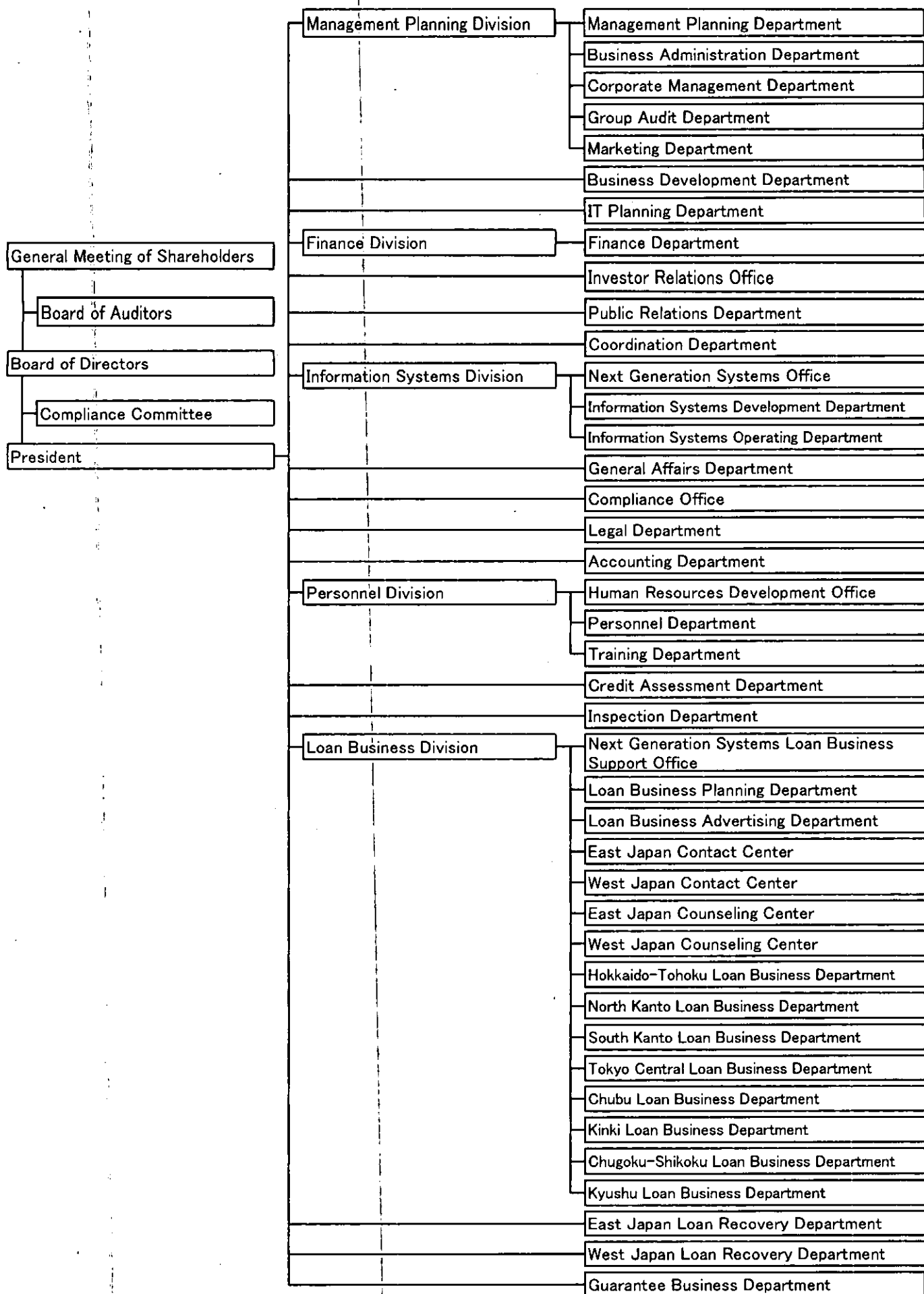
AIFUL will split the Counseling Center into the East Japan Counseling Center and the West Japan Counseling Center in order to further reinforce counseling center management structures.

#### **2. Personnel Changes: As of October 1, 2006**

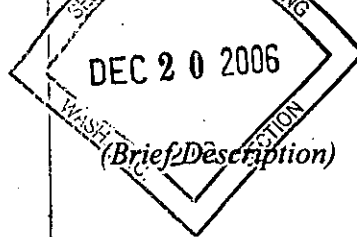
Name	New position	Former position
Mutsuhiko Yoshizumi	Deputy General Manager, Personnel Division	—
Keiichiro Okawa	General Manager, East Japan Counseling Center	General Manager, Finance Department I
Hideki Sakiyama	General Manager, West Japan Counseling Center	General Manager, Counseling Center
Makoto Murase	General Manager, Finance Department	General Manager, Finance Department II General Manager, Capital Markets Department

#### **AIFUL Corporation**

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### Corporate Governance Report dated July 21, 2006

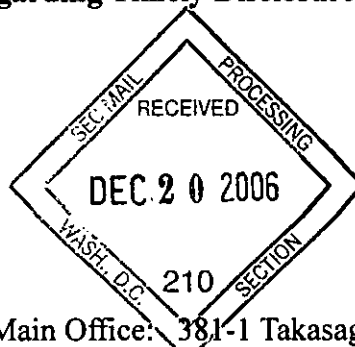
Under the Listing Rule and the Timely Disclosure Regulation of the Tokyo Stock Exchange, Inc. ("TSE"), AIFUL CORPORATION (the "Company") is required to file with TSE, a Corporate Governance Report. A Corporate Governance Report filed by the Company is made public by TSE under its applicable rules and regulations.

The information contained in the above-referenced Corporate Governance Report includes, *inter alia*, information concerning the corporate governance of the Company, such as the framework of its corporate governance, major shareholders, management, policies applicable to its stakeholders and the framework of its internal control system.

Written Oath Regarding Timely Disclosure

February 25, 2005

To: Mr. Takuo Tsurushima  
President & C.E.O.  
Tokyo Stock Exchange, Inc.



Address of Main Office: 381-1 Takasago-cho, Gojo-Agaru,  
Karasuma-Dori, Shimogyo-ku, Kyoto

Company Name: AIFUL CORPORATION [Seal]

Code Num.: 8515

Market Section: 1st Section, Tokyo Stock Exchange

Name (Signature) and Title of Representative:

\_\_\_\_\_[Seal]  
Yoshitaka Fukuda  
President and Representative Director

AIFUL Corporation, hereby fully acknowledges that timely and appropriate disclosure of corporate information to investors constitutes a basis for a sound securities market, and pledges to provide corporate information diligently to investors in a timely and appropriate manner, including working to enhance the company structure and procedures described in the attached document in order to conduct appropriately prompt, accurate, and fair disclosure of corporate information at all times considering the standpoint of investors.

**Written Oath Regarding Timely Disclosure**

February 25, 2005

To: Mr. Michio Yoneda  
President & C.E.O.  
Osaka Securities Exchange Co., Ltd.

Address of Main Office: 381-1 Takasago-cho, Gojo-Agaru,  
Karasuma-Dori, Shimogyo-ku, Kyoto

Company Name: AIFUL CORPORATION [Seal]

Code Num.: 8515

Market Section: 1st Section, Osaka Securities Exchange

Name (Signature) and Title of Representative:

\_\_\_\_\_[Seal]  
Yoshitaka Fukuda  
President and Representative Director

AIFUL Corporation, hereby fully acknowledges that timely and appropriate disclosure of corporate information to investors constitutes a basis for a sound securities market, and pledges to provide corporate information diligently to investors in a timely and appropriate manner, including working to enhance the company structure and procedures described in the attached document in order to conduct appropriately prompt, accurate, and fair disclosure of corporate information at all times considering the standpoint of investors.

DEC 20 2006  
WASH. SEC. SECTION

**Corporate Structure and Procedures Regarding  
Timely Disclosure of Corporate Information  
(Document attached to the Written Oath Regarding Timely Disclosure)**

April 20, 2006

AIFUL CORPORATION  
(Securities Code: 8515, 1st Section, Tokyo Stock Exchange)  
(or Tokyo Stock Exchange, Mothers Section)

Our corporate structure and procedures regarding the timely disclosure of corporate information are as follows:

Description

1. Our Basic Position regarding the Timely Disclosure

AIFUL Corporation (the "Company") is conducting the business activity under the corporate philosophy "Win the good favor of society", to obtain support from all stakeholders such as investors, etc. including customers and shareholders.

The Company considers the timely disclosure to be significant to accomplish such corporate philosophy, and has established the organization system, information cooperation system and information management system in order to make the timely and appropriate information disclosure of the corporate information.

2. Condition of the Corporate Structure, etc. regarding the Timely Disclosure

Based on our basic position regarding the timely disclosure, the Company collects and manages the facts or account settlement information which have material impact on the judgment of investment, and in order to make the timely and appropriate disclosure, provides for the "regulations on information management" and "regulations against insider trading", etc., and carries out such collection, management and provision by the following corporate structure.

- The Company clarifies material information by establishing the Information Management Office, Risk Management Committee and Corporate Management Department within the Management Planning Division, collecting and managing the potential or existing information of the Company and each group company, and consulting on and examining the collected information in collaboration with the related units.

- In case of disaster, after the occurrence of certain events, the Company will establish the Disaster Countermeasures Division and collect the relevant information, and establish the system to make the timely and appropriate information disclosure in close collaboration with each related unit focusing on the Disaster Countermeasures Division.

- With respect to the information regarding the accounts settlement, the Accounting Department collects the account settlement information from each unit and each group company, and prepares the disclosure materials. Also, in the process of preparation of the disclosure materials, the Company establishes separate organization systems which are accounting functions (Accounting Department) and management accounting functions (Management Planning Department) other than the prescribed verification procedures, and the accounting audit in accordance with the Commercial Code and the Securities and Exchange Law, and has a double-checking process.

Furthermore, the Company establishes the system to prepare the accurate disclosure materials, which follows the Timely Disclosure Regulation of the Tokyo Stock Exchange, such as including the confirmation from the related units of the Investor Relations Office, Public Relations Department, Legal Department and Management Planning Department.

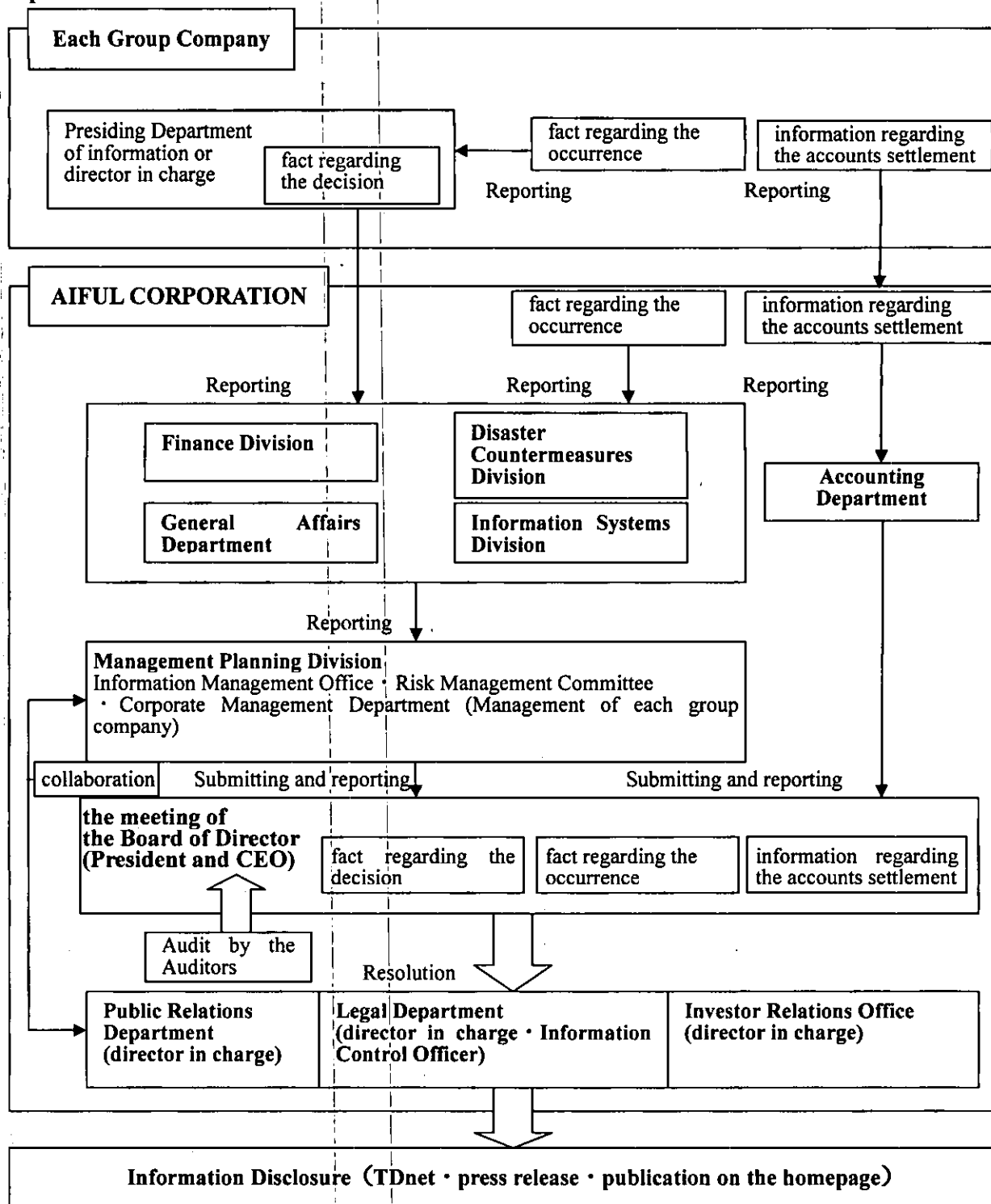
- The material information and material facts of the Company and each group company collected by the above measures are submitted or reported to the meeting of the Board of Directors held each week, in principle (or held from time to time when needed). Also, with respect to the information including the determined facts resolved at the meeting of the Board of Directors, considering the consultation with each related unit by the Information Management Office, under the direction of the director in charge of the Legal Department who is the information control officer, the Legal Department promptly judges the necessity of the timely disclosure of the information which seems to have a material impact on the judgment of investment as well as makes the judgment as to whether such information falls under a disclosure item provided for in the Timely Disclosure Regulation of the Tokyo Stock Exchange.

- With respect to the information which is judged to be subject to the timely disclosure, the Legal Department, Public Relations Department and Investor Relations Office acting as the main controlling departments, make timely disclosure by press releases, publication on the Company's homepage and by registration on the TDnet (Timely Disclosure network).

- End of Document -

# Exhibit

## Corporate Structure and Procedures



**Corporate Structure and Procedures Regarding  
Timely Disclosure of Corporate Information  
(Document attached to the Written Oath Regarding Timely Disclosure)**

April 20, 2006

AIFUL CORPORATION  
(Securities Code: 8515, 1st Section, Osaka Securities Exchange S, G)

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Furthermore, the Company establishes the system to prepare the accurate disclosure materials, which follows the Timely Disclosure Regulation of the Osaka Securities Exchange such as including the confirmation from the related units of the Investor Relations Office, Public Relations Department, Legal Department and Management Planning Department.

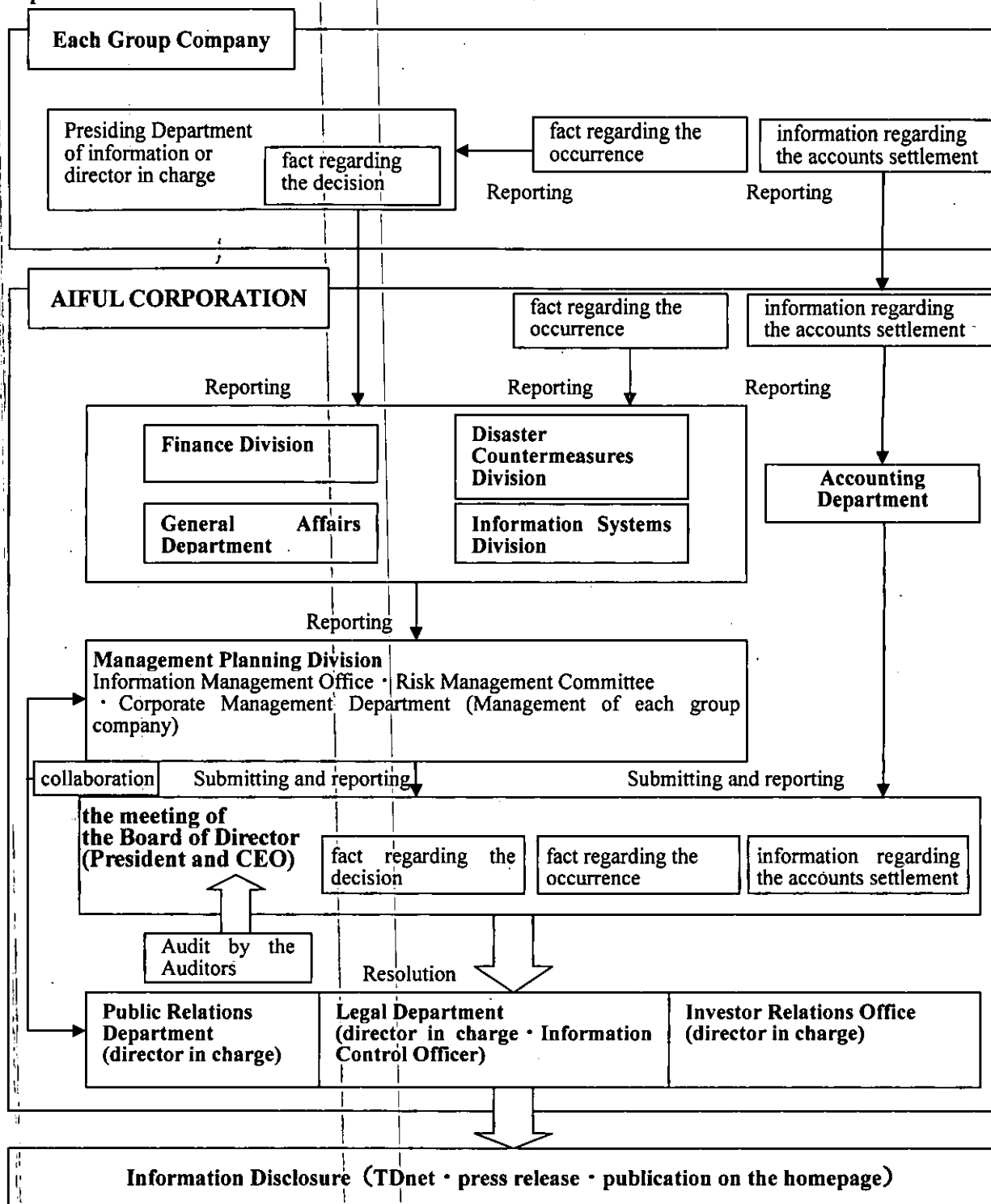
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- With respect to the information which is judged to be subject to the timely disclosure, the Legal Department, Public Relations Department and Investor Relations Office acting as the main controlling departments, make timely disclosure by press releases, publication on the Company's homepage and by registration on the TDnet (Timely Disclosure network).

- End of Document -



## Corporate Structure and Procedures



DEC 20 2006

Written Confirmation Regarding  
the Appropriateness and Accuracy of the Annual Securities Report

July 11, 2006

To: Mr. Taizo Nishimuro  
President & CEO  
Tokyo Stock Exchange, Inc.

Address of Main Office: Kyoto

Company Name: AIFUL CORPORATION [Seal]

(Securities Code: 8515,  
1st Section, Tokyo Stock Exchange)

Name (Signature) and

Title of Representative: (Signature of Mr. Yoshitaka Fukuda)

President and Chief Executive Officer

[Seal]

I, Yoshitaka Fukuda, President and Chief Executive Officer of AIFUL CORPORATION (the "Company"), acknowledge that, as of the filing of the Annual Securities Report for the 29th business year (from April 1, 2005 to March 31, 2006) of the Company, there is no false statement in the relevant Annual Securities Report.

The reason for such acknowledgement is as follows:

I have confirmed that the following internal system and procedures of the Company regarding the statement included in, and the preparation of, the Annual Securities Report is operating properly.

1. A meeting of the Board of Directors is held once a week and the matters stipulated in the laws and regulations and the important matters regarding the management are determined, and the status of execution of business is supervised and the financial condition and the results of operations are reported.
2. The system that the Inspection Department, an internal audit department, audits the status of performance of business of each of the departments and divisions and the affiliated companies and reports to the President and Directors, etc. about the result of audit from time to time has been established and is operating.

3. The system that the Accounting Department, as the main controlling department for the preparation of the Annual Securities Report, prepares the Annual Securities Report based on the information provided by each of the related departments and divisions and the affiliated companies and each of the related departments and divisions and the affiliated companies reconfirm the information described in the Annual Securities Report has been established, and the result of reconfirmation is reported properly.
4. The Annual Securities Report is reported to the Board of Directors and it is confirmed that the statement included therein is appropriate and accurate.
5. The Board of Statutory Auditors confirms that the internal business procedures of the Company are made properly.

- End of Document -

Written Confirmation Regarding  
the Appropriateness and Accuracy of the Annual Securities Report

July 11, 2006

To: Mr. Michio Yoneda  
President & CEO  
Osaka Securities Exchange Co., Ltd.

Address of Main Office:	Kyoto
Company Name:	AIFUL CORPORATION [Seal]
	(Securities Code: 8515, 1st Section, Osaka Securities Exchange)
Name (Signature) and Title of Representative:	(Signature of Mr. Yoshitaka Fukuda) President and Chief Executive Officer
	[Seal]

I, Yoshitaka Fukuda, President and Chief Executive Officer of AIFUL CORPORATION (the "Company"), acknowledge that, as of the filing of the Annual Securities Report for the 29th business year (from April 1, 2005 to March 31, 2006) of the Company, there is no false statement in the relevant Annual Securities Report.

The reason for such acknowledgement is as follows:

I have confirmed that the following internal system and procedures of the Company regarding the statement included in, and the preparation of, the Annual Securities Report is operating properly.

1. A meeting of the Board of Directors is held once a week and the matters stipulated in the laws and regulations and the important matters regarding the management are determined, and the status of execution of business is supervised and the financial condition and the results of operations are reported.
2. The system that the Inspection Department, an internal audit department, audits the status of performance of business of each of the departments and divisions and the affiliated companies and reports to the President and Directors, etc. about the result of audit from time to time has been established and is operating.

3. The system that the Accounting Department, as the main controlling department for the preparation of the Annual Securities Report, prepares the Annual Securities Report based on the information provided by each of the related departments and divisions and the affiliated companies and each of the related departments and divisions and the affiliated companies reconfirm the information described in the Annual Securities Report has been established, and the result of reconfirmation is reported properly.
4. The Annual Securities Report is reported to the Board of Directors and it is confirmed that the statement included therein is appropriate and accurate.
5. The Board of Statutory Auditors confirms that the internal business procedures of the Company are made properly.

- End of Document -